



DATE OF MEETING: OCTOBER 16, 2025

TIME OF MEETING: 10:00 A.M.

LOCATION OF MEETING: 3RD FLOOR BOARDROOM &
MICROSOFT TEAMS
TBDSSAB HEADQUARTERS
231 MAY STREET SOUTH
THUNDER BAY, ON

CHAIR: BRIAN HAMILTON

ORDERS OF THE DAY: DISCLOSURES OF INTEREST
NEW BUSINESS
MINUTES OF PREVIOUS MEETING
DEPUTATIONS / PRESENTATIONS
REPORTS OF ADMINISTRATION
CORRESPONDENCE
BY-LAWS
NEXT MEETING
ADJOURNMENT

Note: For the purposes of the agenda and subsequent Minutes references to TBDSSAB or the Board refers to The District of Thunder Bay Social Services Administration Board of Directors as relevant to specific agenda item; references to TBDHC or the Board refers to the Thunder Bay District Housing Corporation Board of Directors as relevant to specific agenda item. References to CEO refer jointly to the Chief Executive Officer of TBDSSAB and Senior Administrator of TBDHC.

BOARD MEETING

DISCLOSURES OF INTEREST

NEW BUSINESS

CONFIRMATION OF BOARD MEETING AGENDA

Resolution No. 25/68

THAT with respect to the agenda for the Board Regular and Closed Session meetings of The District of Thunder Bay Social Services Administration Board for October 16, 2025, we approve the agendas as presented;

AND THAT we approve any additional information and new business.

MINUTES OF PREVIOUS MEETINGSBoard Meetings

Minutes of [Meeting No. 13/2025](#) (Regular Session) and [Meeting No. 14/2025](#) (Closed Session) of TBDSSAB, held on September 18, 2025, respectively, to be confirmed.
(Pages 6 - 20)

Resolution No. 25/69

THAT the Minutes of Meeting No. 13/2025 (Regular Session) and Meeting No. 14/2025 (Closed Session) of The District of Thunder Bay Social Services Administration Board, held on September 18, 2025, respectively, be confirmed.

DEPUTATIONS / PRESENTATIONSFinancial Context for 2025 Budget Process

Ken Ranta, Chief Executive Officer, Richard Jagielowicz, CPA, CA, CBV, Director, Corporate Services Division and Crystal Simeoni, Director Integrated Social Services Division to provide a presentation regarding the financial context for the 2026 Budget, for information only. **(Presentation to be provided separately)**

Child Care & Early Years Update

Dawnette Hoard, Manager, Child Care & Early Years Programs and Michelle Wojciechowski, Manager, Intake & Eligibility to provide a presentation with an update on the Child Care & Early Years program, for information only. **(Presentation to be provided separately)**

CLOSED SESSION MEETING

Administration recommends that the Board adjourn to a closed meeting relative to receipt of information with respect to a matter in respect of which a council, board, committee or other body may hold a closed meeting under another statute.

Resolution No. 25/70

THAT the Board adjourn to a closed meeting relative to receipt of information with respect to a matter in respect of which a council, board, committee or other body may hold a closed meeting under another statute regarding the potential third-party approach to Build Canada Homes and Canada Mortgage and Housing Corporation Opportunities.

REPORTS OF ADMINISTRATION

2025 Non-Profit Mortgage Expiry Agreement Template

Report No. 2025-36 (Corporate Services Division) relative to providing the Board with information regarding Administration's recommended changes to the mortgage expiry agreement template, for consideration. **(Pages 21 - 42)**

Resolution No. 25/71

THAT with respect to Report No. 2025-36 (Corporate Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the non-profit mortgage expiry agreement template changes provided within the Report.

2025 Reserve and Reserve Fund Strategy Update

Report No. 2025-37 (Corporate Services Division) relative to providing the Board with the annual update of the Reserve and Reserve Fund Strategy, for consideration. **(Pages 43 - 52)**

Resolution No. 25/72

THAT with respect to Report No. 2025-37 (Corporate Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the 2025 Reserve Fund Strategy provided within the Report.

2025/26 Housing Portfolio Insurance Contract

Report No. 2025-38 (Corporate Services Division) relative to providing the Board with the results of the 2025/26 property insurance quotation process for the TBDSSAB direct-owned housing portfolio, for consideration. **(Pages 53 - 56)**

Resolution No. 25/73

THAT with respect to Report No. 2025-38 (Corporate Services Division) we, The District of Thunder Bay Social Services Administration Board, accept the property insurance quotation provided by Marsh Canada Limited, in the amount of \$1,039,000;

AND THAT the Director, Corporate Services Division be authorized to bind coverage and complete any administrative requirements of the insurance renewal process.

Update on the Attainment of Service Level Standards

[Report No. 2025-39](#) (Integrated Social Services Division) relative to providing the Board with information regarding the attainment of the Service Level Standards established by the province for community housing, for information only. **(Page 57 - 61)**

2025 Ontario Works Client Satisfaction Survey Results

[Report No. 2025-40](#) (Integrated Social Services and Chief Executive Officer Division) relative to providing the Board with information regarding the results of the 2025 Ontario Works Client Satisfaction Survey, for information only. **(Pages 62 - 88)**

Cancellation of the November 21 Board Meeting Date

[Memorandum from Ken Ranta, CEO](#) (Chief Executive Officer Division) relative to providing the Board with the rationale for Administration's recommendation for cancelling the November 21 Board Meeting, for consideration. **(Pages 89)**

Resolution No. 25/74

THAT with respect to the Memorandum dated October 7, 2025 from Ken Ranta, Chief Executive Officer, we approve the cancellation of the November 21st Board Meeting;

AND THAT notice of the cancellation be posted on The District of Thunder Bay Social Services Administration Board website.

TBDSSAB Presentations to District of Thunder Bay Municipalities Policy

[Memorandum from Ken Ranta, CEO](#) (Chief Executive Officer Division) relative to providing the Board with the rationale for deferring the TBDSSAB Presentation to Municipalities matter to a future Board Meeting, for information only. **(Pages 90)**

CORRESPONDENCE

None

BY-LAWS

None

NEXT MEETING

The next meeting of The District of Thunder Bay Social Services Administration Board will be held on Thursday, November 20, 2025 at 10:00 a.m., in the 3rd Floor Boardroom, TBDSSAB Headquarters, 231 May Street South, Thunder Bay, Ontario and via Microsoft Teams.

ADJOURNMENT**Resolution No. 25/75**

THAT the Board Meeting No. 15/2025 of The District of Thunder Bay Social Services Administration Board, held on October 16, 2025, be adjourned at _____ a.m./p.m.



MINUTES OF BOARD (REGULAR SESSION) MEETING NO. 13/2025
OF

THE DISTRICT OF THUNDER BAY SOCIAL SERVICES ADMINISTRATION BOARD

DATE OF MEETING: September 18, 2025

TIME OF MEETING: 10:00 a.m.

LOCATION OF MEETING: Microsoft Teams &
3rd Floor Boardroom
TBDSSAB Headquarters
231 May Street South
Thunder Bay, ON

CHAIR: Brian Hamilton

PRESENT:

Albert Aiello
Ken Boshcoff
Anne Marie Bourgeault
Chris Eby
Kasey Etreni
Brian Hamilton
Elaine Mannisto
Jim Moffat
Dominic Pasqualino
Jim Vezina

REGRETS:

Meghan Chomut
Greg Johnson
Kathleen Lynch

OFFICIALS:

Ken Ranta, Chief Executive Officer
Richard Jagielowicz, Director, Corporate Services Division
Crystal Simeoni, Director, Integrated Social Services Division
Shari Mackenzie, Manager, Human Resources
Dianne Lampi, Manager, Housing Operations
Marty Read, Manager, Infrastructure & Asset Management
Aaron Park, Manager, Housing & Homelessness Programs
Dawnette Hoard, Manager, Child Care & Early Years Programs
Tafadzwa Mukubvu, Manager, Finance
Tomi Akinyede, Supervisor, Research & Social Policy
Bindiya Patel, Communications Assistant
Glenda Flank, Recording Secretary

GUESTS:

Note: For the purposes of the Minutes references to TBDSSAB or the Board refers to The District of Thunder Bay Social Services Administration Board of Directors as relevant to specific agenda items; references to TBDHC or the Board refers to the Directors of Thunder Bay District Housing Corporation as relevant to specific agenda items. References to CEO refer jointly to the Chief Executive Officer of TBDSSAB and Senior Administrator of TBDHC.

BOARD MEETING

DISCLOSURES OF INTEREST

None

NEW BUSINESS

Kasey Etreni, Board Member requested that an item of new business be added to the Agenda, regarding directing Administration to attend at the District of Thunder Bay Municipal Council meetings to present the TBDSSAB budget be added to the Agenda.

A brief discussion was held regarding expanding the scope of the presentation to District Councils. On consensus, the matter to be added to the October Agenda.

CONFIRMATION OF BOARD MEETING AGENDA

Resolution No. 25/55

Moved by: Dominic Pasqualino
Seconded by: Kasey Etreni

THAT with respect to the agenda for the Board Regular and Closed Session meetings of The District of Thunder Bay Social Services Administration Board for September 18, 2025, we approve the agendas as presented;

AND THAT we approve any additional information and new business.

CARRIED

MINUTES OF PREVIOUS MEETINGS

Board Meetings

Minutes of Meeting No. 11/2025 (Regular Session) and Meeting No. 12/2025 (Closed Session) of The District of Thunder Bay Social Services Administration Board, held on June 19, 2025, were presented for confirmation.

Resolution No. 25/56

Moved by: Jim Moffat
Seconded by: Anne-Marie Bourgeault

THAT the Minutes of Meeting No. 11/2025 (Regular Session) and Meeting No. 12/2025 (Closed Session) of The District of Thunder Bay Social Services Administration Board, held on June 19, 2025, respectively, be confirmed.

CARRIED

Committee/Table Meetings

Draft Minutes of the Audit Committee Meeting held on April 3, 2025 were presented for information.

Draft Minutes of the CCEY Advisory Table Meeting held on June 16, 2025 were presented for information.

Draft Minutes of the Situation Analysis Review Committee Meeting held on June 19, 2025 were presented for information.

Draft Minutes of the HPP Advisory Table Meeting held on June 27, 2025 were presented for information.

CLOSED SESSION MEETING

Administration recommended that the Board adjourn to a closed meeting relative to receipt of information with respect to identifiable individuals and with respect to security of the property of the Corporation.

Resolution No. 25/57

Moved by: Jim Vezina
Seconded by: Chris Eby

THAT the Board adjourns to Closed Session relative to receipt of information with respect to identifiable individuals regarding the TBDSSAB 2026 Market Rent Report and relative to receipt of information with respect to security of the property of the Corporation regarding the Nipigon Direct-Owned Housing Property Options and COCHI – OPHI Capital Projects.

CARRIED

DEPUTATION/PRESENTATION

None

At 10:30 a.m. Dianne Lampi, Manager, Housing Operations and Marty Read, Manager, Infrastructure & Asset Management, joined the meeting.

REPORTS OF ADMINISTRATION

2026 TBDSSAB Market Rent Report

Report No. 2025-24 (Integrated Social Services Division) was presented to the Board providing information and Administration's recommendation regarding the 2026 market rents for the TBDSSAB owned units.

Crystal Simeoni, Director, Integrated Social Services provided a brief overview of the report and responded to questions.

Resolution No. 25/58

Moved by: Chris Eby
Seconded by: Kasey Etreni

THAT with respect to Report No. 2025-24 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the 2026 market rents as outlined in Confidential Attachment #1 of Report No. 2025-24, presented in Closed Session'

AND THAT any approved market rent increase be effective February 1, 2026.

CARRIED

Nipigon Direct-Owned Housing Property Options

Report No. 2025-25 (Corporate Services and Integrated Social Services Division) relative to providing the Board with information regarding the Nipigon Direct-Owned Housing Property Options and Administration's recommended option.

A memorandum from Richard Jagielowicz, Director, Corporate Services Division was presented in Closed Session providing the closed session information and Administration's recommended option relevant to the confidential information provided.

Ken Ranta, CEO provided a brief overview of Administration's recommendation and responded to questions.

Crystal Simeoni, Director, Integrated Social Services responded to questions.

Resolution No. 25/59

Moved by: Elaine Mannisto
Seconded by: Kasey Etreni

THAT with respect to Report No. 2025-25, (Corporate Services and Integrated Social Services Divisions), we, The District of Thunder Bay Social Services Administration Board, approve receipt of the Nipigon Direct-Owned Housing Property Options;

AND THAT the Board directs Administration to engage in a design and costing exercise for the development of a tri-plex residential building located on the 170 Wadsworth property;

AND THAT the Board directs Administration to prepare a report with an action for the properties in Nipigon to be presented at the December Board meeting.

CARRIED

Resolution No. 25/60

Moved by: Ken Boshcoff
Seconded by: Anne-Marie Bourgeault

THAT with respect to Report No. 2025-25 Confidential Attachment #1 (Corporate Services and Integrated Social Services Divisions) we, The District of Thunder Bay Social Services Administration Board direct Administration to proceed as directed in Closed Session.

CARRIED

At 10:38 a.m. Dianne Lampi, Manager, Housing Operations and Marty Read, Manager, Infrastructure & Asset Management, left the meeting and Aaron Park, Manager, Housing & Homelessness Programs and Michelle Wojciechowski, Manager, Intake & Eligibility, joined the meeting.

COCHI and OPHI Investment Plan
2025-26

Report No. 2025-26 (Integrated Social Services Division) was presented to the Board providing information on the Canadian-Ontario Community Housing Initiative and Ontario Priorities Housing Initiative Capital Funding and Administration's recommendation for approval of the proposed Investment Plan.

Ken Ranta, CEO provided an update on the signed Agreement, provided a brief overview on the report and responded to questions.

Crystal Simeoni, Director, Integrated Social Services provided further information and responded to questions.

Resolution No. 25/61

Moved by: Ken Boshcoff
Seconded by: Dominic Pasqualino

THAT with respect to Report No. 2025-26 (Integrated Social Services Division) and Resolution No. 25/53 we, The District of Thunder Bay Social Services Administration Board (the Board), confirm the Chair and the Chief Executive Officer's execution of the Transfer Payment Agreement for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative and submission to the Ministry of Municipal Affairs and Housing;

AND THAT the Board approve the 2025-26 Investment Plan for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs and authorize the Chief Executive Officer to execute the plan and submit to the Ministry of Municipal Affairs and Housing;

AND THAT the Board authorizes the Chief Executive Officer to execute any required agreements or documentation for the delivery of the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs;

AND THAT any necessary By-law be presented to the Board for consideration 20258.

CARRIED

Update to the Community Housing Local
Service Standards

Report No. 2025-27 (Integrated Social Services Division) was presented to the Board providing Administration's recommendation regarding the proposed changes to the Local Service Standards.

Crystal Simeoni, Director, Integrated Social Services provided a brief overview of the report and responded to questions.

Ken Ranta, CEO, provided further information.

Aaron Park, Manager, Housing & Homelessness Programs responded to questions.

Resolution No. 25/62

Moved by: Gordon Cuthbertson
Seconded by: Jim Vezina

THAT with respect to Report No. 2025-27 (Integrated Social Services Division), we The District of Thunder Bay Social Services Administration Board approve the proposed changes to the Local Service Standards as presented.

CARRIED

Transfer of Investment in Affordable
Housing Agreement – 175 Bell St.
Nipigon, Ontario

Report No. 2025-28 (Integrated Social Services Division) was presented to the Board providing information on the potential sale of an Investment in Affordable Housing funded property, and providing Administration's recommendation regarding consent for the assignment of the IAH Contribution Agreement.

Ken Ranta, CEO, provided a brief overview of the report and responded to questions.

Aaron Park, Manager, Housing & Homelessness Programs provided further information and responded to questions.

Resolution No. 25/63

Moved by: Ken Boshcoff
Seconded by: Jim Moffat

THAT with respect to Report No. 2025-28 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board, consent to the transfer of the Investment in Affordable Housing for Ontario Program - Rental Housing Component Service Manager Contribution Agreement from the Township of Nipigon to Atlas Properties Inc.;

AND THAT we authorize the Chief Executive Officer to execute any related documentation required;

AND THAT a copy of the resolution be provided to the Ministry of Municipal Affairs and Housing.

CARRIED

At 10:59 a.m. Ken Boshcoff, Board Member left the meeting.

TBDSSAB Supported Affordable and
Transitional Housing Update

Report No. 2025-29 (Integrated Social Services Division) was presented to the Board providing information regarding the Affordable and Transitional housing projects that have been completed or are under development through TBDSSAB investment since 2014.

Ken Ranta, CEO provided a brief update and responded to questions.

Aaron Park, Manager, Housing & Homelessness Programs responded to questions.

Crystal Simeoni, Director, Integrated Social Services provided further information.

At 11:08 a.m. Aaron Park, Manager, Housing & Homelessness Programs, left the meeting and Dawnette Hoard, Manager, Child Care & Early Years joined the meeting.

Child Care Fee Subsidy Rates 2026

Report No. 2025-30 (Integrated Social Services Division) was presented to the Board providing information and the rationale regarding determining the maximum school age child care rates for fee subsidy recipients for the 2026 budget year.

Ken Ranta, CEO responded to

Resolution No. 25/64

Moved by: Elaine Mannisto
Seconded by: Albert Aiello

THAT with respect to Report No. 2025-30 (Integrated Social Services Division), The District of Thunder Bay Social Services Administration Board, approve the maximum school age child care rates for fee subsidy recipients, effective January 1, 2026, as presented.

CARRIED

At 11:12 a.m. Dawnette Hoard, Manager, Child Care & Early Years and Michelle Wojciechowski, Manager, Intake & Eligibility, left the meeting.

2024-27 Strategic Plan – 2025 Second
Quarter Update

Report No. 2025-31 (Chief Executive Officer Division) was presented to the Board providing the second quarter update on status of the objectives of the 2024-27 Strategic Plan.

Ken Ranta, CEO provided a brief overview of the Strategic Plan 2nd Quarter Update and responded to questions.

Resolution No. 25/65

Moved by: Jim Vezina
Seconded by: Dominic Pasqualino

THAT with respect to Report No. 2025-31 (Chief Executive Officer Division) we, The District of Thunder Bay Social Services Administration Board, receive the 2024-27 Strategic Plan – 2025 Second Quarter Update for information only.

CARRIED

Situation Analysis Implementation Plan
Update

Report No. 2025-32 (Chief Executive Officer Division) was presented to the Board providing an update on the Situation Analysis Implementation Plan and Administration's recommendation regarding draft Terms of Reference for an Indigenous Advisory Table.

Ken Ranta, CEO provided a brief overview of the report, background on the development of the Terms of Reference and responded to questions.

Resolution No. 25/66

Moved by: Kasey Etreni
Seconded by: Albert Aiello

THAT with respect to Report No. 2025-32 (Chief Executive Officer Division) we, The District of Thunder Bay Social Services Administration Board, receive the Situation Analysis Implementation Plan update for information only;

AND THAT the Board approves the draft Terms of Reference for the creation of an Indigenous Advisory Table and directs Administration to proceed with a recruitment process.

CARRIED

At 11:44 a.m. Tafadzwa Mukubvu, Manager, Finance joined the meeting.

Enterprise Risk Management – Annual Update

Report No. 2025-33 (Corporate Services Division) was presented to the Board providing an update on the organization's Enterprise Risk Management (ERM) Framework.

Richard Jagielowicz, Director, Corporate Services provided a brief overview of the ERM process and responded to questions.

Tafadzwa Mukubvu, Manager, Finance provided an overview of the ERM summary of updates and responded to questions.

2025 Second Quarter Financial Report

Report No. 2025-34 (Corporate Services Division) was presented to the Board providing the 2025 Second Quarter Financial Report, projection to year-end and the progress of key performance indicators.

At 11:55 a.m. Tafadzwa Mukubvu, Manager, Finance left the meeting and Tomi Akinyede, Supervisor, Research & Social Policy joined the meeting.

2025 Second Quarter Operational Report

Report No. 2025-35 (Integrated Social Services Division) was presented to the Board providing an update containing the trends within TBDSSAB programs and services.

Ken Ranta, CEO provided a brief introduction to the report.

Tomi Akinyede, Supervisor, Research & Social Policy provided highlights of the report and responded to questions.

Ken Ranta, CEO provided clarification and responded to questions.

CORRESPONDENCE

TBDSSAB AMO Position Papers

Letter from Krista Power, Director of Legislative Services & City Clerk, City of Thunder Bay dated August 13, 2025 providing a resolution endorsing TBDSSAB's position papers presented at the 2025 Association of Municipalities of Ontario Conference in August was presented for information.

Municipality of Shuniah Resolution No. 226-25 dated July 8, 2025 endorsing TBDSSAB's position papers presented at the 2025 Association of Municipalities of Ontario Conference in August was presented for information.

At 12:06 p.m. Tomi Akinyede, Supervisor, Research & Social Policy left the meeting.

City of Thunder Bay 2026 Operating Budget Direction Request

Memorandum from John Collin, City Manager, City of Thunder Bay dated August 27, 2025 requesting that The District of Thunder Bay Social Services Administration Board follow the same budget increase as the City of Thunder Bay was presented for information.

Ken Ranta, CEO provided a brief overview of the request and responded to questions.

Homelessness Prevention Program Funding Allocation

Letter from the Hon. Robert Flack, MMAH dated July 18, 2025, confirming TBDSSAB's 2025-26 Funding Allocation under the Homelessness Prevention Program was presented for information.

Ken Ranta, CEO provided a brief overview and responded to questions.

BY-LAWS

None

NEXT MEETING

The next meeting of The District of Thunder Bay Social Services Administration Board will be held on Thursday, October 16, 2025 at 10:00 a.m., in the 3rd Floor Boardroom, TBDSSAB Headquarters, 231 May Street South, Thunder Bay, Ontario and via Microsoft Teams.

ADJOURNMENT

Resolution No. 25/67

Moved by: Jim Moffat
Seconded by: Jim Vezina

THAT the Board Meeting No. 13/2025 of The District of Thunder Bay Social Services Administration Board, held on September 18, 2025, be adjourned at 12:12 p.m.

CARRIED

Chair

Chief Executive Officer



MINUTES OF BOARD (CLOSED SESSION) MEETING NO. 14/2025

OF

THE DISTRICT OF THUNDER BAY SOCIAL SERVICES ADMINISTRATION BOARD

DATE OF MEETING: September 18, 2025

TIME OF MEETING: 10:11 a.m.

LOCATION OF MEETING: Microsoft Teams &
3rd Floor Boardroom
TBDSSAB Headquarters
231 May Street South
Thunder Bay, ON

CHAIR: Brian Hamilton

PRESENT:

Albert Aiello
Ken Boshcoff
Anne Marie Bourgeault
Gordon Cuthbertson
Chris Eby
Kasey Etreni
Brian Hamilton
Elaine Mannisto
Jim Moffat
Dominic Pasqualino
Jim Vezina

OFFICIALS:

Ken Ranta, Chief Executive Officer
Richard Jagielowicz, Director, Corporate Services Division
Crystal Simeoni, Director, Integrated Social Services Division
Shari Mackenzie, Manager, Human Resources
Dianne Lampi, Manager, Housing Operations
Aaron Park, Manager, Housing & Homelessness Programs
Marty Read, Manager, Infrastructure & Asset Management
Bindiya Patel, Communications Assistant
Glenda Flank, Recording Secretary

REGRETS:

Meghan Chomut
Greg Johnsen
Kathleen Lynch

GUESTS:

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BOARD MEETING

DISCLOSURES OF INTEREST

None

REPORTS OF ADMINISTRATION

2026 TBDSSAB Market Rent Report

Memorandum from Dianne Lampi, Manager, Housing Operations, (Integrated Social Services Division) dated August 29, 2025, was presented to the Board providing confidential information to Report No. 2025-24.

Crystal Simeoni, Director, Integrated Social Services provided a brief overview and responded to questions.

Ken Ranta, CEO, provided clarification and responded to questions.

At 10:17 a.m. Marty Read, Manager, Infrastructure & Asset Management, joined the meeting.

Nipigon Direct-Owned Housing Property Options

Memorandum from Richard Jagielowicz, Director, Corporate Services Division, dated September 2, 2025, was presented to the Board providing confidential information to Report No. 2025-25 and Administration's recommended action plan for the vacant direct-owned Nipigon housing properties.

Ken Ranta, CEO provided an overview on the confidential portion of Administration's recommendation for the property and responded to questions.

Richard Jagielowicz, Director, Corporate Services provided further information and responded to questions.

At 10:28 a.m. Dianne Lampi, Manager, Housing Operations and Marty Read, Manager, Infrastructure & Asset Management left the meeting and Aaron Park, Manager, Housing & Homelessness Programs, joined the meeting.

COCHI – OPHI Capital Projects

Memorandum from Aaron Park, Manager, Housing & Homelessness Programs, (Integrated Social Services Division) dated August 29, 2025, was presented to the Board providing the Board with confidential information regarding the proposed Capital projects referenced in Report No. 2025-26.

ADJOURNMENT

Resolution No. 25/CS07

Moved by: Gordon Cuthbertson
Seconded by: Dominic Pasqualino

THAT the Board (Closed Session) Meeting No. 14/2025 of The District of Thunder Bay Social Services Administration Board, held on September 18, 2025, be adjourned at 10:29 a.m., to reconvene in Regular Session to consider the remaining agenda items.

CARRIED

Chair

Chief Executive Officer



BOARD REPORT

REPORT No.: 2025-36

MEETING DATE: OCTOBER 16, 2025

SUBJECT: 2025 NON-PROFIT MORTGAGE EXPIRY AGREEMENT
TEMPLATE CHANGES

RECOMMENDATION

THAT with respect to Report No. 2025-36 (Corporate Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the non-profit mortgage expiry agreement template changes provided within the Report.

REPORT SUMMARY

To recommend changes to the mortgage expiry agreement templates for the purpose of cost savings for non-profit housing service providers (NPHC) relating to financial reporting requirements as implemented by The District of Thunder Bay Social Services Administration Board.

BACKGROUND

Historically, NPHC have prepared annual special purpose financial statements in accordance with the financial reporting provisions of Section III of the Implementation Guidelines for Provincial Reformed and Other Housing Programs under the Housing Services Act, 2011.

This special purpose framework was a requirement of the organization's operating agreement, originally with Canada Mortgage and Housing Corporation (CMHC) and subsequently with The District of Thunder Bay Social Services Administration Board (TBDSSAB).

The special purpose financial statements were prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations ("ASNPO") except that:

- Capital assets purchased from operations are expensed in the year the expenditure is incurred rather than being capitalized on the statement of financial position and amortized over their estimated useful lives;

- Capital assets purchased from the capital reserve fund are charged against the capital reserve fund, rather than being capitalized on the statement of financial position and amortized over their estimated useful lives;
- Additions are capitalized up to the original amount of the mortgage debt. The capital assets are subsequently carried at a value equal to the principal outstanding of the unmatured debt related thereto;
- Amortization is not provided on capital assets over the estimated useful lives of these assets but rather at a rate equal to the annual principal reduction of the related mortgage;
- Land is amortized on the same basis as other capital assets; and
- Transfers to the capital reserve fund are accounted for on the statement of operations rather than as an interfund transfer on the statement of changes in fund balances.

Per the Housing Services Act, a designated housing project that becomes a Part VII.1 housing project in accordance with section 101.2 ceases to be a designated housing project on the date it becomes a Part VII.1 housing project.

As such, these NPHC should now be preparing general purpose financial statements in accordance with ASNPO (as the conditions that originally lead to the requirement for special purpose financial statements no longer exists.)

COMMENTS

NPHCs' interpretation of the agreement can lead organizations to transition their financial statements, information and/or records fully to ASNPO. As a result, the following changes would be required to meet the reporting requirements under ASNPO.

- NPHCs' would need to go back to the date of incorporation and determine the original costs of the land and the building. Although the original mortgage value may be available to represent the cost, the split between land and building would have to be a best estimate provided by NPHC management.
- Expenditures incurred since incorporation through the capital reserve and general operating fund would need to be assessed by NPHC management as to whether it would be considered capital or operating in nature. Expenses capital in nature would need to be added to the cost of the building rather than expensed through the capital reserve or general operating fund. It is unlikely that management would have access to the details of expenditures since incorporation, making this exercise difficult to complete.

- The original cost of the land would not be amortized and remain as its original mortgage value.
- Amortization would be incurred based on the cost of the building and other capital additions over the estimated useful life of the asset. NPHCs' Management would need to determine what the useful life of the building would be and recalculate the amortization relating to the cost of the building and other capital additions in nature.

STRATEGIC PLAN IMPACT

This Report relates to the Board's strategic direction of Financial Stewardship, with a focus on ensuring accountability of TBDSSAB resources.

FINANCIAL IMPLICATIONS

There are no financial implications to the TBDSSAB, however the NPHC will incur additional professional fees in order to transition and comply fully with the ASNPO framework through their year-end audit process. This may lead NPHCs' to request additional financial support to cover additional professional costs.

CONCLUSION

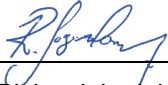

There are currently two options available.

1. No changes to the agreements and have NPHC prepare general purpose financial statements in accordance with ASNPO.
2. Make amendments and additions to the agreements to direct NPHC to continue to apply the financial reporting provisions of Section III of the Implementation Guidelines for Provincial Reformed and Other Housing Programs under the Housing Services Act, 2011.

Corporate Services recommends Option 2 based details under "Comments" with a recommendation to include the amendments and additions to those NPHC with rent supplement agreements as noted in Attachment #1 and Attachment #2.

REFERENCE MATERIALS

Attachment #1 [Revision to NPHC Mortgage Expiry Agreement Template](#)
#2 [Revision to NPHC Mortgage Expiry Schedule 3 Template](#)

| | |
|---------------|---|
| PREPARED BY: | Richard Jagielowicz, CPA, CA, CBV, Director, Corporate Services Division |
| SIGNATURE |  |
| APPROVED BY | Richard Jagielowicz, CPA, CA, CBV, Director, Corporate Services Division |
| SIGNATURE |  |
| SUBMITTED BY: | Ken Ranta, Chief Executive Officer |



THIS AGREEMENT made in duplicate this _____ day of _____, 2024
(the "**Effective Date**").

BETWEEN:

**THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD**

(hereinafter referred to as "**TBDSSAB**")

and

NAME OF HOUSING PROVIDER

(hereinafter referred to as the "**Housing Provider**")

WHEREAS TBDSSAB has been designated as a delivery agent pursuant to the *Housing Services Act, 2011*, and having the responsibility for establishing, administering, and funding housing and homelessness programs and services in the District of Thunder Bay;

AND WHEREAS TBDSSAB, under the *Housing Services Act, 2011*, has the authority to enter into an agreement with the Housing Provider for the provision of certain housing and homelessness programs and services;

AND WHEREAS TBDSSAB and the Housing Provider wish to enter into this Agreement for the provision of the Program by the Housing Provider, in accordance with the terms and conditions set out herein,

NOW THEREFORE this Agreement witnesses that in consideration of the covenants contained herein, the Parties hereto undertake and agree as follows:

1. DEFINITIONS

In this Agreement,

- (a) "**AODA**" means the *Accessibility for Ontarians with Disabilities Act, 2005, S.O. 2005 Chapter 11*, as may be amended from time to time and all regulations thereunder.
- (b) "**Agreement**" means this housing operating agreement, including all Schedules attached hereto, as amended, supplemented, or otherwise modified from time to time.
- (c) "**Canada Pension Plan**" means the *Canada Pension Plan, R.S.C. 1985, c. C-8*, as may be amended from time to time and all regulations thereunder.
- (d) "**Delegates**" means such other person or persons as may be appointed by TBDSSAB.
- (e) "**Employment Insurance Act**" means the *Employment Insurance Act, S.C. 1996, c.23*, as may be amended from time to time and all regulations thereunder.
- (f) "**Fiscal Year**" means the calendar year beginning January 1st and ending December 31st.
- (g) "**FIPPA**" means the *Freedom of Information and Protection of Privacy Act, R.S.O. 1990 c. F.11*, as may be amended from time to time and all regulations thereunder.
- (h) "**Funds**" means the funds paid in accordance with Section 6 of this Agreement.
- (i) "**Housing Services Act, 2011**" means the *Housing Services Act, S.O. 2011 c.6, Schedule 1*, as may be amended from time to time and all regulations thereunder.



- (j) **"Human Rights Code"** means *Human Rights Code, R.S.O. 1990, CHAPTER H.19*, as may be amended from time to time and all regulations thereunder.
- (k) **"Income Tax Act"** means the *Income Tax Act, R.S.O. 1990, c. I.2*, as may be amended from time to time and all regulations thereunder.
- (l) **"MFIPPA"** means *Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c. M.56*, as may be amended from time to time and all regulations thereunder.
- (m) **"Occupational Health and Safety Act"** means the *Occupational Health and Safety Act, R.S.O. 1990, c. O.1*, as may be amended from time to time and all regulations thereunder.
- (n) **"Parties"** means collectively TBDSSAB and the Housing Provider, and **"Party"** means any one of them.
- (o) **"PIPEDA"** means the *Personal Information Protection and Electronic Documents Act, S.C. 2000 c. 5*, as may be amended from time to time and all regulations thereunder.
- (p) **"Program"** means a wide range of programs and services, as further set out in Schedule 1.
- (q) **"Reports"** means the records and reports as set out in Section 9 and Section 10 of this Agreement.
- (r) **"Schedules"** means all Schedules attached hereto, which shall form part of this Agreement.
- (s) **"Services"** means the services, deliverables and obligations to be provided and/or performed by the Housing Provider in connection with the Program, as set out in the Schedules.
- (t) **"TBDSSAB Staff"** means the staff of TBDSSAB authorized to exercise the rights and perform the duties of TBDSSAB under this Agreement.
- (u) **"Term"** means collectively, the Initial Term and any Renewal Term(s), as set out in Section 5 of this Agreement.
- (v) **"WSIA"** means the *Workplace Safety and Insurance Act, 1997, S.O. 1997, c.16, Sch. A*, as may be amended from time to time and all regulations thereunder.

2. PURPOSE

TBDSSAB and the Housing Provider each acknowledge and agree that:

- (a) the Program will be governed by Part VII.1 of the *Housing Services Act, 2011* and shall cease being a 'designated housing project' under the *Housing Services Act, 2011*;
- (b) the Program is no longer subject to a pre-reform operating agreement or mortgage guaranteed by the Province of Ontario that relates to a transferred housing program, as applicable;
- (c) it shall comply with the applicable terms of the *Housing Services Act, 2011*, in the performance of its obligations under this Agreement; and
- (d) the Government of Ontario, as represented by the Minister of Municipal Affairs and Housing (the **"Minister"**) has been provided with written notice of the Parties' intention to enter into this Agreement at least thirty (30) days prior to the Effective Date.



3. GOVERNANCE

The Housing Provider represents, warrants and covenants that it has, and shall maintain, in writing, for the Term and thereafter, if so required by law or in accordance with this Agreement, the following:

- (a) a code of conduct and ethical responsibilities, including a policy on protection of privacy in accordance with *FIPPA*, *MFIPPA* or *PIPEDA*, as applicable, or that is consistent with the *Canadian Standards Association Code for the Protection of Personal Information* and that is publicly available;
- (b) a policy on conflict of interest for all persons at all levels of the Housing Provider;
- (c) a policy on access for all persons in accordance with the *AODA*;
- (d) procedures to ensure the ongoing effective functioning of the Housing Provider;
- (e) decision-making mechanisms for the Housing Provider;
- (f) procedures to enable the Housing Provider to manage the Funds prudently and effectively;
- (g) procedures to enable the Housing Provider to provide the Program successfully;
- (h) procedures to enable the Housing Provider, in a timely manner, to identify risks to the provision of the Program, and strategies to address the identified risks;
- (i) procedures to enable the preparation and delivery of all Reports; and
- (j) procedures to enable the Housing Provider to deal with such other matters as it or TBDSSAB deems necessary to ensure that the Housing Provider carries out its obligations in accordance with this Agreement.

The Housing Provider shall provide TBDSSAB with supporting documentation, upon request, that the Housing Provider has and maintains all items enumerated in this Section 3.

4. PROGRAM

- (a) The Housing Provider shall provide the Services required in connection with the Program in accordance with the terms of this Agreement.
- (b) The Parties acknowledge that, although the description of the Services as set out in Schedule 1 is specific in nature, TBDSSAB shall, at all times, have the right to specify:
 - (i) the precise Services that the Housing Provider is to perform and provide pursuant to this Agreement;
 - (ii) the method of provision of the Services;
 - (iii) the Housing Provider staff that will perform the Services; and
 - (iv) any other matter as may be required by TBDSSAB to ensure that the Services are provided, in accordance with the general intent, requirements and spirit of the Program.
- (c) The Housing Provider shall cooperate with all other service providers of the Program, if any, and as determined by TBDSSAB from time to time.
- (d) The Housing Provider shall ensure it meets the requirements of the *AODA*.



5. TERM

This Agreement will commence on the Effective Date and will continue for a period of ten (10) years (the "**Initial Term**"), unless terminated earlier in accordance with its terms. This Agreement will automatically renew on the expiry of the Initial Term for additional [one (1) year] terms (each, a "**Renewal Term**"), until the earlier of: (a) this Agreement being superseded or replaced by a subsequent agreement; (b) the Parties entering into an Exit Agreement (as defined in Subsection 21(d)) and such Exit Agreement takes effect; and (c) the termination of this Agreement by either Party in accordance with the terms hereof.

6. PAYMENT FOR SERVICES

- (a) In consideration of the provision of the Services, TBDSSAB shall pay to the Housing Provider the amounts set forth in the approved budget attached hereto as Schedule 2, as updated in accordance with Subsection 6(h), up to the maximum amount specified therein (the "**Budget**"), and at the times and in the manner provided therein, subject to the terms and conditions of this Agreement. Notwithstanding the foregoing, TBDSSAB reserves the right to determine or amend the amounts, times and manner of such payments, in its sole discretion.
- (b) TBDSSAB shall deposit the Funds into an account designated by the Housing Provider provided that the account:
 - (i) resides at a Canadian financial institution; and
 - (ii) is in the name of the Housing Provider.
- (c) Where the Housing Provider has failed to claim for all Services for which it is entitled to receive payment, a corrected claim must be received by TBDSSAB within ninety (90) days of the applicable Fiscal Year end, in default of which, the Housing Provider shall have no right to claim payment for such item.
- (d) Notwithstanding Subsection 6(c), where the Housing Provider has failed to claim for Services for which it is entitled to receive payment in the fourth quarter, any adjustments to annual reconciliation reports must be made within ten (10) days of the date in which the reconciliation report was due, in default of which, the Housing Provider shall have no right to claim payment for such item.
- (e) The Housing Provider shall expend the Funds in accordance with the Budget and the terms and conditions of this Agreement. If at the end of each funding year during the Term, the Housing Provider has not spent all of the Funds allocated to it for such funding year, as set out in the Budget, the Housing Provider shall, at TBDSSAB's option, either: (i) return such unspent Funds to TBDSSAB; or (ii) spend such unspent Funds, in accordance with any instructions provided by TBDSSAB from time to time.
- (f) It is agreed and understood that TBDSSAB may withhold payments, or a reasonable amount considering the nature of the breach, if the Housing Provider is in breach of its obligations under this Agreement.
- (g) In the event the Housing Provider does not achieve its target levels or spend monies advanced by TBDSSAB in connection with the Program, the Housing Provider shall refund such amounts as may be determined by TBDSSAB from time to time.
- (h) The Parties agree that the Budget will be negotiated and updated on or before the start of each calendar year during the Term. In the event the Budget is not renegotiated by that time, payment will continue to be made in accordance with the Budget for the immediately preceding Fiscal Year until such time as the Budget is renegotiated or this Agreement is terminated.



- (i) The Housing Provider acknowledges that the amount of Funds available to it pursuant to this Agreement is based on the established budget of the Housing Provider, less any costs (including taxes) for which the Housing Provider has received, will receive, or is eligible to receive, a rebate, credit or refund.
- (j) The Housing Provider may use a portion of the Funds for central administration costs, including for administering the Program, in accordance with the Budget.

7. ACKNOWLEDGEMENT OF FUNDING SUPPORT

- (a) To recognize and acknowledge the financial support provided hereunder, the Housing Provider will only communicate information to the public (e.g., via press release, social media posting, etc.) about the Program as requested or otherwise approved by TBDSSAB. For clarity, the Housing Provider will acknowledge the financial support of TBDSSAB, in a form and manner satisfactory to TBDSSAB and shall otherwise inform, involve, co-operate and obtain prior written approval of TBDSSAB with respect to any public communications concerning the Program or TBDSSAB.
- (b) TBDSSAB will consider requests for exemptions from the obligations of this Section if the requirements constitute undue hardship for the Housing Provider.
- (c) Materials prepared by the Housing provider in order to fulfill its reporting obligations under this Agreement are not required to fulfill the requirements outlined in Subsection 7(a) of this Agreement.

8. TBDSSAB INSPECTION AND CONSULTATION

- (a) The Housing Provider shall permit TBDSSAB Staff or Delegates to enter, at reasonable times, any premises used by the Housing Provider in connection with the Services and the retention of records pursuant to this Agreement to:
 - (i) observe and evaluate the Services and/or the Program; and
 - (ii) inspect, take and retain copies of all records relating to the Services and/or the Program.
- (b) The Housing Provider agrees that all staff, employees and other agents of the Housing Provider providing Services shall, upon reasonable request, be available for consultation with TBDSSAB Staff or Delegates, as may be required by TBDSSAB.

9. PROGRAM RECORDS AND REPORTS

- (a) The Housing Provider shall maintain complete and accurate records of all financial, service and other activities related to the Services and the Program, with respect to each site where the Services and the Program are being provided.
- (b) In accordance with Schedule 3, the Housing Provider shall provide TBDSSAB with quarterly, year-to-date reports, by the 21st of the month following the end of each quarter, which outline the actual and projected expenditures and revenues, as well as specific service data. The Housing Provider shall also forward to TBDSSAB any other related statistical data, which may be requested by TBDSSAB.
- (c) The Housing Provider shall prepare and submit to TBDSSAB a comprehensive annual report respecting the Services and the Program.
- (d) The Housing Provider shall provide to TBDSSAB such further information and reports, in such form as TBDSSAB may require from time to time to monitor and evaluate the provision of Services and the Program.
- (e) The Housing Provider shall ensure that all report submissions are signed on



behalf of the Housing Provider by an authorized signing officer.

- (f) In the event that the Housing Provider ceases operation, it is agreed that the Housing Provider will not dispose of any records related to the Services or the Program without the consent of TBDSSAB. The Housing Provider may, with the consent of TBDSSAB, satisfy this requirement by delivering the possession of the relevant books, documents, vouchers, records and books of account to TBDSSAB.

10. FINANCIAL RECORDS AND REPORTS

- (a) The Housing Provider shall maintain books, documents, vouchers, records and books of account respecting the Services and the Program and shall allow TBDSSAB Staff, or such other persons as may be appointed by TBDSSAB, to inspect and audit such books, documents, vouchers, records and books of account at all reasonable times both during the Term and subsequent to its expiration or termination.
- (b) The Housing Provider shall, unless otherwise stated in writing by TBDSSAB, submit to TBDSSAB an audited financial statement and reconciliation report with respect to the Services provided within four (4) months of the Housing Provider's fiscal year end. The cost of preparing the statement and report shall be borne by the Housing Provider.
- (c) The Housing Provider shall prepare and submit annually, and at any other time upon request, a financial report in such form and containing such information as TBDSSAB may require.
- (d) The Housing Provider shall comply with the financial reporting requirements as attached hereto as Schedule 3.
- (e) The Housing Provider shall adhere to any additional financial reporting requirements specified in the Budget.
- (f) The Housing Provider shall retain the financial books, documents, vouchers, records and books of account referred to in this Agreement for a minimum period of at least seven (7) years from the end of the fiscal period to which they relate and for such additional period as TBDSSAB may require as they may relate to specific matters, provided that the Housing Provider may, with the consent of TBDSSAB, satisfy this requirement for retention beyond the seven (7) year period by delivering the possession of the relevant books, documents, vouchers, records and books of account to TBDSSAB.

~~(g) The Housing Provider shall comply with generally accepted accounting principles in the treatment of revenues and expenditures. The Housing Provider shall comply with TBDSSAB direction on the treatment of revenues and expenditures as determined from time to time by TBDSSAB.~~

~~(h)~~(g) Where the Housing Provider files its financial submissions after the filing deadline, TBDSSAB will take the following action until the submission has been received to the satisfaction of TBDSSAB:

- (i) If the submission is not received by TBDSSAB by the filing deadline, TBDSSAB will inform the Housing Provider that the submission is overdue;
- (ii) After thirty (30) days, the amount of Funding to be paid will be reduced by fifty percent (50%) of the applicable monthly payment; and
- (iii) Upon submission of TBDSSAB's requirements, TBDSSAB will revert to the normal monthly payment process, and will include in the monthly payment the total amount withheld up to that point, unless additional costs have resulted to TBDSSAB, in which case the payment will be reduced accordingly.



11. QUALITY ASSURANCE

The Housing Provider shall comply with the quality assurance program, attached hereto as Schedule 4, as well as any other quality assurance reporting requirements as designated or created by TBDSSAB from time to time.

12. RETENTION OF RECORDS

- (a) In addition to the requirements of Section 9 and Section 10, the Housing Provider shall not dispose of any records related to the Services or the Program for a period of seven (7) years from the end of the fiscal year during which they were prepared or received, without the prior written consent of TBDSSAB, which may be given subject to such terms and conditions as TBDSSAB deems advisable.
- (b) Notwithstanding Subsection 12(a) hereof, the Housing Provider shall retain any such records for such additional period as TBDSSAB may reasonably require in special circumstances, provided that the Housing Provider may, with the consent of TBDSSAB, satisfy this requirement for retention beyond the seven (7) year period by delivering possession of the relevant books, documents, vouchers, records and books of account to TBDSSAB.

13. ACQUISITION OF GOODS OR SERVICES AND DISPOSAL OF ASSETS

- (a) If the Housing Provider acquires goods, services, or both with the Funds, it shall do so through a process that promotes the best value for money, and is consistent with public procurement best practices.
- (b) The Housing Provider shall not sell, change the use of, or otherwise dispose of any item, furnishing, or equipment specifically funded, purchased, acquired, or created with the Funds or for which Funds were provided pursuant to this Agreement without the prior written consent of TBDSSAB, which consent may be withheld in its sole discretion or given subject to such terms and conditions as TBDSSAB may deem advisable, including any right of first refusal in favour of TBDSSAB. These assets may or may not be specifically listed in a Schedule attached to this Agreement.

14. CONFLICT OF INTEREST

- (a) The Housing Provider shall carry out the Program and use the Funds without an actual, potential, or perceived conflict of interest.
- (b) For the purposes of this Agreement, a conflict of interest includes any circumstances where:
 - (i) the Housing Provider; or
 - (ii) any person who has the capacity to influence the Housing Provider's decisions,has outside commitments, relationships or financial interests that could or could be seen to, interfere with the Housing Provider's objective, unbiased and impartial judgment relating to the Program, the use of Funds, or both.
- (c) The Housing Provider shall:
 - (i) disclose to TBDSSAB, without delay, any situation that a reasonable person would interpret as an actual, potential or perceived conflict of interest; and
 - (ii) comply with any terms and conditions that TBDSSAB may prescribe as a result of the disclosure.



15. CONFIDENTIALITY AND FREEDOM OF INFORMATION

- (a) Except where otherwise permitted or required by law, the Housing Provider and its directors, officers, employees, agents, volunteers, contractors and other representatives (collectively, "**Representatives**") shall hold confidential and shall not disclose or release to any person at any time during or following the Term, any information or document that tends to identify any individual in receipt of the Services or participating in the Program without obtaining the written consent of the individual or the individual's parent, guardian or legal representative prior to the release or disclosure of such information or document.
- (b) The Housing Provider shall require all of its Representatives to abide by its policy on protection of privacy in accordance with *FIPPA*, *MFIPPA* or *PIPEDA*, as applicable, in accordance with Subsection 3(i) of this Agreement.
- (c) Unless otherwise permitted or required by law, the Housing Provider shall, and shall ensure its Representatives, respect and strictly observe the confidentiality and propriety nature of the confidential business information of TBDSSAB and the personal information of any individual in receipt of Services through the Program. The confidential information of TBDSSAB shall include any information identified by TBDSSAB or its Representatives as confidential or proprietary, or which, under the circumstances, ought to be treated as confidential or proprietary.
- (d) The Housing Provider acknowledges that any information collected by TBDSSAB or provided to TBDSSAB by the Housing Provider or its Representatives pursuant to this Agreement is subject to the rights and safeguards in accordance with *MFIPPA*.

16. STAFF AND METHODS

The Housing Provider shall use current state-of-the-art principles and shall skillfully and completely perform the Services, and shall employ only skilled and competent staff who shall be under the supervision of a skilled and competent senior member of the Housing Provider's staff.

17. INDEMNIFICATION

The Housing Provider shall, both during and following the Term, indemnify, defend (at TBDSSAB's option) and save harmless TBDSSAB and its Representatives from all costs, losses, damages, judgments, claims, demands, suits, actions, complaints or other proceedings by whomever made, brought or prosecuted in any manner based upon, occasioned by or attributable to: (a) anything done or omitted to be done by the Housing Provider or its Representatives related to or arising out of this Agreement or in connection with the Program or the Services provided, purported to be provided or required to be provided by the Housing Provider pursuant to this Agreement; and (b) the Housing Provider's breach of any term of this Agreement or any representation or warranty provided hereunder.

18. LIMITATION OF LIABILITY

In no event will TBDSSAB be liable for any indirect, incidental, special, consequential, exemplary or punitive damages of any nature whatsoever, including damages for loss of profits, anticipated or lost revenue, loss of data, loss of use of any information system, business interruption, loss of business information, or any other pecuniary loss, arising from or relating to this Agreement, regardless of the Claim and regardless of whether TBDSSAB had been advised of the possibility of such damages. If Housing Provider is entitled to recover from TBDSSAB any damages relating to this Agreement, the aggregate liability of TBDSSAB, if any, will in no event exceed the value of the Funding paid by TBDSSAB to Housing Provider in the three (3) months preceding the event giving rise to such damages.



19. INSURANCE

- (a) Unless waived in writing, in whole or in part by TBDSSAB, the Housing Provider shall obtain and maintain in full force and effect during the Term, commencing no later than the Effective Date, and at the Housing Provider's expense, the following insurance policies, with insurers licensed in Ontario: errors and omissions (professional liability), property, boiler, general liability, directors' and officers' liability, vehicle, and such other insurance as may be required by TBDSSAB from time to time.

- (b) In addition to other provisions that may be required by TBDSSAB, the Housing Provider shall obtain and provide:

(i) Comprehensive General Liability Insurance

The Housing Provider shall obtain and maintain in full force and effect during the Term, commencing no later than the Effective Date, and at the Housing Provider's expense, general liability insurance acceptable to TBDSSAB in an amount of not less than Five Million (\$5,000,000) Dollars per occurrence in respect of the Services provided pursuant to this Agreement. The insurance policy shall:

- (A) include as an additional insured TBDSSAB in respect of the provision of Services by the Housing Provider pursuant to this Agreement;
- (B) contain a cross-liability clause endorsement;
- (C) contain non-owned automobile liability;
- (D) contain a clause including liability arising out of contract or agreement;
- (E) contain a clause including errors and omissions (professional liability), as required;
- (F) contain a clause stating that such insurance shall remain in force and not be amended, cancelled or allowed to lapse without thirty (30) days' prior written notice being given to TBDSSAB. Regardless of when or if notification is received by TBDSSAB, this Agreement will be terminated effective the date the insurance policy is cancelled, for whatever reason;
- (G) insurance for building contents (furniture/equipment) and computer insurance providing coverage, and with an insurer acceptable to TBDSSAB, in an amount not less than full replacement cost of all furniture, equipment, computer hardware, computer software, and other related items owned by TBDSSAB which are in the possession of the Housing Provider.

(ii) Property Insurance

The Housing Provider shall obtain and maintain in full force and effect during the Term, commencing no later than the Effective Date, and at the Housing Provider's expense, property insurance acceptable to TBDSSAB in an amount related to the replacement value of all buildings on the properties used in connection with the provision of the Services provided hereunder.



(iii) Automobile Insurance

The Housing Provider shall ensure that any employee utilizing an automobile in the provision of Services under this Agreement insure and maintain against legal liability for bodily injury and property damage caused by automobiles owned or leased by the employee or the Housing Provider. Such insurance shall provide coverage for business use and shall specify that it covers the carriage of passengers for hire. Such insurance shall be subject to an inclusive limit of not less than Two Million (\$2,000,000) Dollars where the automobile is owned or leased by an employee or Three Million (\$3,000,000) Dollars where the automobile is owned or leased by the Housing Provider. The Housing Provider shall provide TBDSSAB with proof of automobile insurance (inclusive items) for both owner and non-owner vehicles.

- (c) If TBDSSAB requests to have the amount of coverage increased or to obtain other special insurance, then the Housing Provider shall forthwith obtain such increased coverage or special insurance.
- (d) Prior to commencement of all activities provided for in this Agreement, the Housing Provider shall file with TBDSSAB certificates of insurance evidencing full compliance with this Section 19, and shall submit annually such certificates of insurance to TBDSSAB or other proof of insurance in such form as TBDSSAB may require.

20. PROOF OF CERTIFICATION

The Housing Provider shall maintain for inspection by TBDSSAB, as may be required, copies of the required fire and health certification and verification of each annual inspection.

21. TERMINATION AND SUSPENSION

- (a) Either Party may terminate this Agreement, in whole or in part, upon sixty (60) days' prior written notice to the other Party.
- (b) TBDSSAB shall have the right to:
- (i) terminate this Agreement, in whole or in part, at any time by providing ninety (90) days prior written notice to the Housing Provider;
 - (ii) terminate this Agreement, in whole or in part, at any time, without prior notice, if it determines, in its sole discretion, that the Housing Provider is not complying with the terms and conditions of this Agreement;
 - (iii) terminate this Agreement pursuant to Subsection 22(d)(vi); or
 - (iv) suspend the Services, in whole or in part, for such period of time as it may deem advisable.

Upon receipt of such notice, the Housing Provider shall cease performing the Services and any activities related thereto, except as necessary to close out or suspend such Services, as approved by TBDSSAB in writing.

- (c) In the event of the termination or suspension, the Housing Provider will promptly refund to TBDSSAB any Funds advanced by TBDSSAB to the Housing Provider and not expended in accordance with the Budget, and all other adjustments shall be made as between the Parties as of the date of the notice of termination or suspension.
- (d) Notwithstanding any other provision of this Agreement, any termination of this



Agreement is subject to both Parties entering into an exit agreement, on such terms and for such period as the Parties may agree, in accordance with the *Housing Services Act, 2011* (an "**Exit Agreement**").

22. Events of Default

- (a) Any of the following events will constitute an event of default under this Agreement:
- (i) the Housing Provider fails to observe or comply with any term of this Agreement, in whole or in part;
 - (ii) the Housing Provider fails to remain in good standing, including meeting any applicable obligations under its incorporating legislation, maintaining minimum board size, and making annual filings;
 - (iii) the Housing Provider is in breach of or fails to comply with any applicable law, regulation, license, permit or TBDSSAB policy;
 - (iv) any representation or warranty made by the Housing Provider under this Agreement is found to be untrue or incorrect;
 - (v) if the Housing Provider knew or ought to have known any information, statement, certificate, report or other document provided by, or on behalf of, the Housing Provider pursuant to, or as a result of this Agreement, is untrue or incorrect;
 - (vi) the Housing Provider incurs an expenditure or an accumulated deficit that is, in the opinion of TBDSSAB, substantial and excessive;
 - (vii) in the opinion of TBDSSAB, acting reasonably, the Housing Provider has failed to operate the Program properly;
 - (viii) the Housing Provider contravenes a lease under which it has a leasehold interest in the Program or in land where the Program is located; or
 - (ix) the Housing Provider is in a default pursuant to any other agreement between TBDSSAB and the Housing Provider,
- (each, an "**Event of Default**").
- (b) On the occurrence of an Event of Default, TBDSSAB will provide written notice to the Housing Provider, which sets out the nature of the default, what, if anything, the Housing Provider must do or refrain from doing to rectify the default, and the date by which the breach must be rectified (the "**Cure Period**"). The Cure Period shall be a minimum of thirty (30) days from the date of delivery of the notice. If the Event of Default is not, or cannot be, remedied during the Cure Period, such Event of Default will become a Material Default (as defined in Subsection 22(c)).
- (c) Any of the following events will constitute a material default under this Agreement:
- (i) the Housing Provider does not or cannot remedy an Event of Default during the Cure Period;
 - (ii) the Housing Provider becomes bankrupt or insolvent, takes the benefit of any statute for bankrupt or insolvent debtors or makes any proposal, assignment or arrangement with its creditors;
 - (iii) steps are taken or proceedings are commenced by any person to dissolve or wind up the Housing Provider;
 - (iv) the Housing Provider ceases or threatens to cease to carry on business in the normal course;



- (v) a trustee receiver, receiver and manager or similar person is appointed with respect to the business or assets of the Housing Provider;
 - (vi) any assets of the Housing Provider are seized under execution or attachment;
 - (vii) the Housing Provider is unable to fulfil its obligations; or
 - (viii) the Housing Provider has operated the Program in a way that has resulted in significant physical deterioration of the Units (as defined in Schedule 1) affecting their structural integrity or causing any health or safety issues for the residents of the Units, (each a **"Material Default"**).
- (d) In the event that a Material Default has occurred, TBDSSAB may, at its option, without prejudice to TBDSSAB obtaining any other remedy it may be entitled to:
- (i) reduce, suspend or discontinue payment of any Funding, subsidy or contribution that would otherwise be payable by TBDSSAB to the Housing Provider under this Agreement;
 - (ii) remedy such Material Default on behalf of the Housing Provider;
 - (iii) appoint an operational advisor, an interim receiver, and/or a property manager for the Housing Provider to assume operation of the Program;
 - (iv) seek appointment by a court of competent jurisdiction of a receiver or receiver and manager for the Housing Provider;
 - (v) appoint directors to the Housing Provider's board of directors, where permitted under the Housing Provider's constating documents and applicable law; and/or
 - (vi) terminate this Agreement.
- (e) Should TBDSSAB incur any expenses in exercising its remedies under this Agreement, TBDSSAB may bill the Housing Provider, and the Housing Provider shall reimburse TBDSSAB, for such expenses incurred. The Parties agree that TBDSSAB may elect to recover such debt by reducing the amount of any payment that would otherwise be payable by TBDSSAB to the Housing Provider pursuant to this Agreement.
- (f) The Housing Provider acknowledges that TBDSSAB will be under no liability to the Housing Provider for any act or omission of any operational advisor, receiver and/or property manager appointed in connection with TBDSSAB exercising its remedies under this Agreement.

23. RIGHTS AND REMEDIES ARE NOT MUTUALLY EXCLUSIVE

To the fullest extent permitted by law, TBDSSAB's rights and remedies, whether provided for in this Agreement or otherwise, are not mutually exclusive and are cumulative and not alternative and may be exercised independently or in any combination.

24. GOOD FAITH AND COOPERATION

The Housing Provider represents, warrants, and covenants that it shall act in good faith, complete cooperation, and honesty in the performance of all its obligations under this Agreement, which for clarity includes cooperation with TBDSSAB's exercise and use of its rights and remedies.



25. DISPUTE RESOLUTION

In the event that a dispute arises between the Parties out of or in connection with this Agreement, the Parties agree to use the following dispute resolution processes to resolve such dispute:

- (a) Either Party may provide written notice to the other Party, setting out the nature of the dispute and requesting that the Parties negotiate a resolution (each, a **"Dispute Notice"**). On receipt of a Dispute Notice, the Parties shall make every reasonable effort to resolve the dispute through negotiation. A meeting may be held promptly between the Parties, attended by individuals with decision-making authority regarding the dispute, to attempt in good faith to achieve a resolution to the dispute.
- (b) If within thirty (30) days after delivery of a Dispute Notice, or such further period as may be agreed to by the Parties in writing, the Parties have not resolved the dispute, the Parties agree to submit the matter to arbitration. The arbitration shall be conducted under the following parameters:
 - (i) The Parties shall refer the dispute to a single arbitrator.
 - (ii) If the Parties cannot agree on an arbitrator, then an arbitrator shall be appointed pursuant to the *Arbitration Act, 1991*, S.O. 1991, c.17.
 - (iii) The arbitration shall be conducted in accordance with the *Arbitration Act, 1991*, S.O. 1991, c.17, as may be amended or replaced from time to time.
 - (iv) Each Party shall bear its own costs and half of the fees and expenses of the arbitrator, unless the arbitrator determines otherwise.

26. INTERPRETATION

- (a) This Agreement shall be read with all changes in number or of gender as required by context. Words in one gender shall be interpreted to include all genders.
- (b) Words in the singular include the plural and vice-versa.
- (c) The word "shall" shall be construed as mandatory and the word "may" shall be construed as permissive.
- (d) The words "include", "includes" and/or "including" shall denote that the subsequent list is not exhaustive.
- (e) The headings and subheadings contained in this Agreement are inserted for convenience and for reference only and shall, in no way, limit, define or describe the scope or intent of this Agreement or form part of this Agreement.
- (f) Any reference to currency, money or Funds shall refer to Canadian currency.

27. HUMAN RIGHTS CODE

- (a) The Parties agree to be bound by the *Human Rights Code*.
- (b) It is a specific condition of this Agreement that all parties to all agreements arising from or out of this Agreement shall abide by and be bound by the *Human Rights Code*.

28. OBSERVANCE OF THE LAW

- (a) This Agreement shall be governed by and construed in accordance with the laws



of Ontario.

- (b) Any reference to an act in this Agreement shall include a reference to the regulations made pursuant to such act, all amendments made to such act and regulations from time to time, and to any act or regulation which may be passed and thereafter has the effect of supplementing or superseding such act or regulation as referenced in this Agreement.
- (c) The Parties agree that they and their Representatives shall at all times comply with the terms of this Agreement and all Federal, Provincial and Municipal laws, ordinances, statutes, rules, regulations and orders governing the performance of this Agreement.
- (d) Any actions or proceedings arising in connection with the Agreement shall be conducted in the courts of Ontario, which shall have exclusive jurisdiction over such proceedings.

29. NON-ASSIGNMENT

The Housing Provider shall not assign or subcontract this Agreement, in whole or in part, without the prior written approval of TBDSSAB, which approval may be withheld by TBDSSAB in its sole discretion, or given subject to such terms and conditions as TBDSSAB may impose in its sole discretion.

30. AMENDMENTS

This Agreement, and any amendment, supplement, revision or termination thereof, including the addition or substitution of a Schedule, shall be signed by the Parties, and which, when signed and delivered, shall be taken together to constitute one and the same document.

31. THIS AND PREVIOUS AGREEMENTS

- (a) All the terms and conditions of the Schedules hereto are incorporated into and form part of this Agreement.
- (b) The invalidity of any provision of this Agreement or any covenant herein contained or the unenforceability of the same against any Party hereto shall not affect the validity of any other provision or covenant herein contained or the enforceability of any portion of this Agreement against any other Party hereto.
- (c) This Agreement supersedes all previous written or oral representations, agreements and understandings between the Parties with respect to the subject matter hereof and no amendments shall be valid unless in accordance with Section 30 of this Agreement.
- (d) The obligations of the Parties which expressly, or by their nature, survive the termination or expiration of this Agreement, shall continue in force and effect following termination or expiration until they are satisfied or, by their nature, expire. This includes the confidentiality provisions of this Agreement.

32. STATUS OF HOUSING PROVIDER

- (a) The Housing Provider acknowledges and agrees this Agreement is in no way deemed or construed to be a contract or agreement of employment.
- (b) The Parties agree and acknowledge that this Agreement does not constitute a partnership, employment agreement or joint venture between the Parties, nor shall any agency relationship arise as a consequence of this Agreement.
- (c) The Parties agree and acknowledge that the Housing Provider is under no obligation to provide its services to TBDSSAB, exclusively or otherwise, and



TBDSSAB is under no obligation to engage the services of the Housing Provider during the Term. The Housing Provider shall not rely upon the continuation of the Term to plan its financial affairs.

- (d) Without limiting the generality of the foregoing, the Parties agree that it is not intended by this Agreement, that the Housing Provider, or its employees, are employees of TBDSSAB for the purposes of:
- (i) the *Income Tax Act*;
 - (ii) the *Canada Pension Plan*;
 - (iii) the *Employment Insurance Act*;
 - (iv) the *WSIA*; and/or
 - (v) the *Occupational Health and Safety Act*,

all as amended and revised from time to time, and any legislation in substitution therefore.

- (e) Notwithstanding Subsections 32(a) and 32(b), it is the sole and exclusive responsibility of the Housing Provider to satisfy itself as to its status and obligations under all legislation, and other laws including the acts referred to in Subsection 32(d).
- (f) The Housing Provider shall indemnify and hold harmless TBDSSAB from any and all amounts required to be paid by the Housing Provider, or claimed to be due and owing by the Housing Provider, and for any and all legal costs (including fees and disbursements) and administrative costs incurred by TBDSSAB relating to any failure of the Housing Provider to comply with the provisions of any legislation referred to above.

33. FURTHER ASSURANCES

The Housing Provider and TBDSSAB agree that each of them shall, upon the reasonable request of the other, provide or execute such further documents or assurances necessary to give effect to this Agreement.



34. WAIVER

No condoning, excusing, waiver or overlooking of any default, breach or non-observance by either Party at any time in respect of any term or condition of this Agreement is effective unless given in writing and shall not operate as a waiver of the rights of such Party in respect of any subsequent default, breach, or non-observance.

35. NOTICES

- (a) Any notice in writing relating hereto may be delivered in person or sent by courier, fax or may be mailed by certified mail, registered mail or priority post to TBDSSAB addressed to:

Chief Executive Officer
The District of Thunder Bay Social Services Administration Board
231 May Street South
Thunder Bay, ON P7E 1B5

Telephone: 807.766.2103
Fax No.: 807.345.6146

- (b) Any notice in writing relating hereto may be delivered in person or sent by courier, fax or may be mailed by certified mail, registered mail or priority post to the Housing Provider addressed to:

Executive Director
Name of Housing Provider
Address
City Province Postal Code

Telephone: xxx.xxx.xxxx
Fax No.: xxx.xxx.xxxx

- (c) Notices shall be considered delivered on the date of any personal delivery, service by courier or fax transmission and five (5) business days after mailing if the notice was sent by certified mail, registered mail or priority post. If a mail strike is in progress or there is a reasonable expectation of a mail strike, notice shall be given by one of the alternative permitted methods.
- (d) If at any time, either Party gives notice to the other Party of a change of its address or fax number, then from and after the date of such notice, the address or fax number therein specified shall be deemed to be the address or fax number of that Party.

36. BINDING EFFECT

This Agreement shall ensure to the benefit of, and be binding upon, the Parties and their respective executors, successors, administrators and assigns, as the case may be.

[Signature Page Follows]



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THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

SCHEDULE 3

to the **Housing Operating Agreement**
between
TBDSSAB and the **Housing Services Provider**

FINANCIAL REPORTING REQUIREMENTS

During the Term, in connection with the Program, Housing Provider shall provide TBDSSAB with the following financial reports and related documentation:

- (a) An estimated annual budget for the applicable Fiscal Year, by August 31 of each year, including the goals and objectives for the Program; Annual approved budget within 30 days of approval;
- (b) quarterly, year-to-date financial reports by the 21st of the month following the end of the applicable quarter may be required, in the form attached hereto at Attachment 1 or such other form as may be required by TBDSSAB from time to time;
- (c) ~~annual audited financial statements must be prepared under the financial reporting provisions of Section III of the Implementation Guidelines for Provincial Reformed and Other Housing Programs under the Housing Services Act, 2011. This basis of accounting differs materially from Canadian ASNPO as illustrated in Schedule 5.~~
- (b) ~~annual audited financial statements, which must include segmented information (revenue and expenses) by Program area, within four (4) months of the Housing Provider's fiscal year end;~~
- (d) the applicable, annual management letter received from the external financial statement auditors;
- (e) annual unit activity report for the Program as per Attachment 1 to this schedule;
- (f) an annual report outlining the management/completion of the specific Program's goals and objectives, upon request from TBDSSAB;
- (g) any records or documents pertaining to the Funding and delivery of the Program by the Housing Provider, upon request from TBDSSAB;
- (h) annual confirmation of its contribution to its capital replacement reserve fund, annual capital budget, and nine (9) year forecast capital and replacement plan for the Program using information from the current Capital Plan and Forecast (as defined in Schedule 1);
- (i) a reserve fund strategy, updated annually upon request;
- (j) a statement of capital reserve investments for the Program upon request; and
- (k) any other documents, materials or other information as TBDSSAB may reasonably request.

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Attachment 1: Annual Unit Activity Report



BOARD REPORT

REPORT No.: 2025-37

MEETING DATE: OCTOBER 16, 2025

SUBJECT: 2025 RESERVE AND RESERVE FUND STRATEGY UPDATE

RECOMMENDATION

THAT with respect to Report No. 2025-37 (Corporate Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the 2025 Reserve Fund Strategy provided within the Report.

REPORT SUMMARY

To provide the annual update of the Reserve and Reserve Fund Strategy for The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board).

BACKGROUND

One of the components of the practical vision of TBDSSAB's 2024-2027 Strategic Plan is financial stewardship. A key element within this component includes enhancing the strategy relative to Reserves and Reserve Funds. Administration follows the previously approved Guiding Principles when managing the Reserve Fund Strategy:

1. Alternative arrangements should be considered before creating a new reserve fund, for example, accommodating expenditures from existing reserve funds, or alternate funding arrangements;
2. Future reserve funds should only be established based on a financial plan which identifies the ongoing source of funding and projected expenditures from the reserve fund;
3. Definitions for the contribution, use and withdrawal of reserve funds must be in alignment with the intent of the approved By-laws, and should not be changed without a thorough review and analysis relative to the financial sustainability of TBDSSAB;
4. Appropriate financial and program analysis is to be completed prior to recommendations relative to contributions and/or usage of reserves and reserve funds;

5. Assumptions and projections regarding various events that impact reserve and reserve fund balances must be re-evaluated on a regular basis to ensure appropriateness of the strategy;
6. An annual update of the Reserve and Reserve Fund Strategy is provided to the Board prior to annual budget deliberations.

The Board-approved Reserve and Reserve Fund Policy requires an annual review of Reserves and Reserve Funds, with any recommendations to be presented to the Board for consideration and approval prior to the annual budget process.

COMMENTS

Per the Audited Consolidated Financial Statements as at December 31, 2024, TBDSSAB maintained a Reserve Fund balance of \$42,416,793. The table below shows the sources (Provincial, Municipal, earned investment income) of each Reserve Fund balance:

| Reserve Fund | Sources | | | |
|--|--------------------|-------------------|--|-------------------|
| | Provincial (\$) | Municipal (\$) | Accumulated Earned Investment Income (\$) | Total (\$) |
| Capital Regeneration* | 2,575,444 | 2,947,486 | 1,728,280 | 7,251,210 |
| Housing Portfolio Capital ** | 10,222,638 | - | 12,191,020 | 22,413,658 |
| Early Years | 3,229,752 | - | 429,599 | 3,659,351 |
| Employment Compensation and Benefits | 458,666 | - | 663,744 | 1,122,410 |
| Levy Stabilization | - | 1,880,689 | 1,629,799 | 3,510,488 |
| Office Building | - | 2,149,779 | 284,260 | 2,434,038 |
| Community Housing | 487,494 | 804,428 | 733,716 | 2,025,638 |
| Total, as at December 31, 2024 | 16,973,993 | 7,782,381 | 17,660,419 | 42,416,793 |
| <p>*Capital Regeneration Reserve Fund contributions come from selling Community Housing properties which were built using Provincial/Federal funds. Therefore, classify the contributions as "Provincial". The transfer from the Community Housing Reserve Fund (2019) included some Municipal contribution.</p> <p>**TBDSSAB receives "Federal Block Funding" from the Provincial government to support a portion of Community Housing costs, including the contribution to the capital replacement reserve fund. It is not possible to determine how much of the contribution to the reserve fund is from that source versus the municipal levy.</p> | | | | |

The determination of an appropriate level for Reserve Fund balances is generally a matter of professional judgment. Estimates and assumptions must be made regarding future events which may or may not occur. In that regard, these estimates and assumptions must be continually reviewed and amended as more current or appropriate information becomes available.

Review of Existing Reserve Funds

Capital Regeneration

In the 2016 Reserve and Reserve Fund Strategy Update (Report No. 2016-54), the Board established the Capital Regeneration Reserve Fund to manage the financial resources associated with the disposition of certain properties within the direct-owned housing portfolio. These financial resources will be reinvested in new/renovated housing units, following the initial Board-approved Property Portfolio Action Plan approved through Report No. 2017-07 – TBDSSAB Property Portfolio Action Plan and Capital Strategy Update, and further updated in 2024 per Report No. 2024-30 - 2024 Property Action Plan. There are no changes recommended to this strategy.

As per the December 31, 2024, Audited Financial Statements, the balance in the Capital Regeneration Reserve Fund was \$7,251,210.

Community Housing

An amount may be provided annually to the Community Housing Reserve Fund, with Board approval, through the disposition of prior-year Housing Program levy surplus. Amounts may be withdrawn to fund unexpected operating and capital requirements for all Community Housing service providers.

As per the Audited Financial Statements as at December 31, 2024, the balance in the Community Housing Reserve Fund was \$2,025,638. Administration continues to work with Housing Providers in preparation for End of Operating Agreements and to resolve 'Projects in Difficulty. No changes are recommended to this Reserve Fund strategy.

Early Years

The Early Years Reserve Fund is available to support childcare centres and maximize consistency with the Ontario Early Years vision of ensuring that children and families are well supported by a system of responsive, accessible and increasingly integrated Early Years programs and services. Subsequently, the Board approved By-law No. 06-2022, Early Years Reserve Fund, to allow withdrawals from this reserve fund for both capital (new or relocated child care spaces) and operating requirements to enhance the child care and early years' system.

No further changes are recommended to this strategy. As per the December 31, 2024, Audited Financial Statements, the balance in the Early Years Reserve Fund was \$3,659,351.

Employment Compensation and Benefits

TBDSSAB had adopted a strategic focus consistent with the Board-approved 2024-2027 Strategic Plan, relative to the wellness and development of its employees. This Reserve

Fund is maintained to support the various components of its Employment, Compensation and Benefits program.

Benefits Administration

TBDSSAB oversees its Administrative Services Only (ASO) Employment Benefits Program. Under the ASO arrangement, TBDSSAB retains full liability for all claims paid under the plan, except for those claims that qualify under the stop-loss pooling arrangement. As a result, TBDSSAB is responsible for the risk associated with funding the benefit plan.

Industry practice is for this financial risk to be mitigated by the establishment of a Reserve or Reserve Fund. Although it is not mandatory or legislated for TBDSSAB to carry a Reserve Fund, it is considered a sound financial management practice to mitigate the potential risk.

The level of the Reserve Fund is based on risk management for the cost of excessive claims, benefit stabilization to mitigate significant future increases, and pro-active initiatives under a Safety, Health and Wellness Program.

Employment Compensation

From time to time, various situations occur relative to employment compensation that may significantly impact financial results. Consistent with the Guiding Principles and rationale for maximizing financial sustainability within the organization, events related to one-time uncommon settlements should continue to be considered as eligible costs to be funded from the Reserve Fund.

Summary

Based on the items outlined above, except for the possibility of one-time uncommon settlements, the total estimated balance in the Reserve Fund should be \$791,900. As per the Audited Financial Statements, as at December 31, 2024, the balance in the Employment Compensation and Benefits Reserve Fund was \$1,122,410.

Due to the uncertainty associated with various aspects of the elements of this Reserve Fund, no changes to the amount of this Reserve Fund are recommended.

Housing Portfolio Capital

Contributions to the Housing Portfolio Capital Reserve Fund are required through the *Housing Services Act, 2011*. The legislative requirement is that prior year contributions are increased/decreased annually by applying the Provincial Benchmark Index (2.97% from 2024).

In the 2014 Reserve and Reserve Fund Strategy Update (Report No. 2014-60), based on the Building Condition Assessments (BCAs) and related identified required capital

works across the housing portfolio, the contribution strategy was revised to be the greater of those legislated benchmarks, or 3%. In the 2016 Reserve and Reserve Fund Strategy Update (Report No. 2016-54), the Board increased the contribution level to 4%, beginning in the 2017 Budget year, to ensure future funding requirements. Through the 2018 Reserve and Reserve Fund Strategy Update, the Board approved a change to this strategy, reducing the contribution increase from 4%, back to the Provincial Benchmark Index.

Although TBDSSAB has received 100% Federal/Provincial funding for capital programs over the past few years (from 2016 through 2022, \$12.3M has been received), which has had a favourable impact on future capital financing requirements, considering the significant inflationary increases experienced in recent years, and the relatively large, complex capital projects anticipated through the long-term capital planning forecast, the Board approved an increase in the maximum annual withdrawal amount for capital projects from \$3.75M to \$4.25M in the 2022 Reserve Fund Strategy.

In addition, in 2024, Administration received the updated BCAs on its properties. The report identifies capital requirements for the next 30 years on each property within TBDSSAB's asset portfolio, and the recommended work required to maintain the properties as well as the estimated costs associated with each project. This has impacted the forecast for future years for both the work required and the required financial contributions necessary to complete said projects.

Considering the capital requirements per the BCAs, as well as the anticipated change in Federal/Provincial 100% funding programs, Administration recommended changes in the strategy for this reserve fund namely:

- That the annual contribution amount be increased to the greater of the legislated benchmark and 4%;
- that the maximum annual withdrawal amount for capital projects be increased from \$4.25M to \$4.5M; and
- that a minimum level in the Reserve Fund be increased to and maintained at \$4.5M since it is used as a funding source for annual capital projects for the Housing portfolio.

No changes are recommended to this strategy. Applying the 2026 revised contribution strategy Index of 4% results in total contributions of \$3,306,400 to be included in the 2026 Operating Budget.

As per the December 31, 2024, Audited Financial Statements, the balance in the Housing Portfolio Capital Reserve Fund was \$22,413,658.

Levy Stabilization

The establishment of the Levy Stabilization Reserve Fund was approved by the Board in the 2014 Reserve and Reserve Fund Strategy Update No. 2014-60, to be used to

mitigate unusual and/or excessive levy changes across the spectrum of TBDSSAB programming. Any recommendations regarding the use of this Reserve Fund would normally be provided with the recommended Budget package. No changes are recommended to this strategy. Any proposed usage will be presented with the 2026 proposed Budget.

As per the Audited Financial Statements as at December 31, 2024, the balance in the Levy Stabilization Reserve Fund was \$3,510,488.

Office Building

The 2024 BCAs provided a detailed analysis of the capital needs required to maintain the Headquarters office building over 30 years. Administration has used this data and has developed a long-term capital plan for the Headquarters office building.

Administration maintains a schedule of annual contributions which was updated based on the 2024 BCAs and identifies the amount to be included within the annual Operating Budgets. The contribution based on the 2024 BCAs is \$228,300 and is being recommended for inclusion within the 2026 proposed Budget. No changes are recommended to this strategy. The balance of the Reserve Fund, per the Audited Financial Statements as at December 31, 2024, was \$2,434,038.

Reserves

TBDSSAB does not currently utilize a Reserve in its financial management strategy. Regulation 278/98 of the *District Social Services Administration Boards Act, R.S.O. 1990, c. D.15*, permits the Board to include, in its annual operating levy to municipalities, a working Reserve, up to 15% of the total estimates. This would equate to approximately \$4.1 million, based on the 2025 Budget operating levy. Although TBDSSAB does not utilize a Reserve, it has established the use of a Levy Stabilization Reserve Fund, which could be considered a proxy for a working Reserve. The balance of that Reserve Fund as at December 31, 2024, was 13% of the 2025 budget levy.

Review of Deferred Revenue

Deferred Revenue accounts are set up to account for unearned revenue amounts at year end. Annually, Administration completes a review of the deferred revenue balances in the year-end financial statements to determine if there are any opportunities to transfer earned amounts into appropriate Reserves and/or Reserve Funds. There are no deferred revenue amounts eligible for transfer to a Reserve or Reserve Fund at this time.

Summary

The proposed changes discussed above are summarized in Attachment #1 – Summary of Reserve and Reserve Fund Strategy Recommendations.

STRATEGIC PLAN IMPACT

This Report relates to the Board's strategic direction of Financial Stewardship, with a focus on ensuring accountability of TBDSSAB resources and long-term sustainability.

FINANCIAL IMPLICATIONS

It is considered sound financial management within the public sector to establish and maintain a strategy for the management of Reserve and Reserve Funds to mitigate financial implications associated with risks of potential, known, and unknown liabilities.


The financial implications associated with this strategy are summarized in Attachment #2 – Financial Summary of Reserve and Reserve Fund Strategy Recommendations, and will be provided through the annual Budget process, as required.

CONCLUSION

It is concluded that the 2025 Reserve and Reserve Fund Strategy Update outlined in this report contributes to the financial sustainability of TBDSSAB programming and should be implemented; and that an analysis of Reserves and Reserve Funds be completed annually, and provided to the Board each year, prior to Budget deliberations.

REFERENCE MATERIALS

- Attachment #1 [Summary of Reserve and Reserve Fund Strategy Recommendations](#)
- #2 [Financial Summary of Reserve and Reserve Fund Strategy Recommendations](#)

| | |
|---------------|---|
| PREPARED BY: | Tafadzwa Mukubvu, CPA, Manager, Finance |
| SIGNATURE |  |
| APPROVED BY | Richard Jagielowicz, CPA, CA, CBV, Director, Corporate Services Division |
| SIGNATURE |  |
| SUBMITTED BY: | Ken Ranta, Chief Executive Officer |

**The District of Thunder Bay Social Services Administration Board
Summary of Reserve and Reserve Fund Strategy Recommendations**

| Name | Current Purpose/Intended Use | Proposed Changes | Funding Source* | Withdrawals/Usage |
|---|---|-------------------------|--|--|
| Capital Regeneration Reserve Fund | To support the regeneration of new/renovated housing units | No change | Disposition of certain properties within the Housing portfolio* | Board approval |
| Community Housing Reserve Fund | To fund future unexpected operating and capital requirements for all social housing service providers, including TBDSSAB's Direct-Owned Housing portfolio | No change | Housing levy surpluses* | Business Case from Housing Service Providers approved by Board |
| Early Years Reserve Fund | To fund the establishment of new child care spaces or relocation of child care spaces, and operating requirements to enhance the child care and early years' system | No change | One-time unconditional grant provided by the Ministry of Children and Youth Services, and one-time Mitigation Funding* | Board approval |
| Employment Compensation and Benefits Reserve Fund | Vested sick leave benefits, payout of vacation credits, severance obligations, ASO risk mitigation, benefit stabilization, health and wellness programming | No change | Operating funds, specifically requested per reserve fund analysis* | Board approval |
| Housing Portfolio Capital Reserve Fund | To support the capital needs of the various direct-owned housing projects | No change | Legislated annual contributions* | Board approval |

| Name | Current Purpose/Intended Use | Proposed Changes | Funding Source* | Withdrawals/Usage |
|------------------------------|---|------------------|--|-------------------|
| Levy Stabilization | To mitigate significant future levy fluctuations across the spectrum of TBDSSAB programming | No change | Annual year-end operating surpluses* | Board approval |
| Office Building Reserve Fund | To support required capital expenditures to maintain the TBDSSAB Headquarters office building | No change | Annual contributions per Building Condition Audit analysis/ recommendations* | Board approval |

- * All reserve funds will be interest bearing. Applicable funds must be invested in accordance with TBDSSAB's approved Investment Policy. Investment income will be allocated by applying the actual earned investment income to individual reserve fund actual average balances on a monthly basis.

The District of Thunder Bay Social Services Administration Board
Financial Summary of Reserve and Reserve Fund Strategy Recommendations

| Reserve Fund | Balance, December 31, 2024 | Board Approved Direction for 2025 Inflow/(Outflow) | Estimated Balance at Year- End 2025 | 2025 Strategy Update Recommendations Inflow / (Outflow) | 2026 Preliminary Proposed Budget Recommendations Inflow / (Outflow) | Estimated Balance After 2026 Budget Approvals |
|---|-------------------------------|--|---|--|--|--|
| | \$ | \$ | \$ | \$ | \$ | \$ |
| Capital Regeneration | 7,251,210 | - | 7,251,210 | - | - | 7,251,210 |
| Community Housing | 2,025,638 | (60,000) | 1,965,638 | - | (10,000) | 1,955,638 |
| Early Years | 3,659,351 | - | 3,659,351 | - | (320,000) | 3,339,351 |
| Employment Compensation and Benefits | 1,122,410 | (90,000) | 1,032,410 | (225,000) | (100,000) | 707,410 |
| Housing Portfolio Capital | 22,413,658 | (1,320,800) | 21,092,858 | - | (1,193,600) | 19,899,258 |
| Levy Stabilization | 3,510,488 | (30,000) | 3,480,488 | (100,000) | (355,000) | 3,025,488 |
| Office Building Capital | 2,434,038 | 97,500 | 2,531,538 | - | 33,300 | 2,564,838 |
| Total | 42,416,793 | (1,403,300) | 41,013,493 | (325,000) | (1,945,300) | 38,743,193 |



BOARD REPORT

REPORT No.: 2025-38

MEETING DATE: OCTOBER 16, 2025

SUBJECT: 2025/26 HOUSING PORTFOLIO INSURANCE CONTRACT

RECOMMENDATION

THAT with respect to Report No. 2025-38 (Corporate Services Division) we, The District of Thunder Bay Social Services Administration Board, accept the property insurance quotation provided by Marsh Canada Limited, in the amount of \$1,039,000.

AND THAT the Director, Corporate Services Division be authorized to bind coverage and complete any administrative requirements of the insurance renewal process.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with the results of the 2025/26 property insurance quotation process for the TBDSSAB direct-owned housing portfolio.

BACKGROUND

The Housing Services Corporation (HSC), a non-profit organization established under the *Housing Services Act, 2011*, provides a group insurance program tailored to the needs of the Ontario non-profit housing sector. Marsh Canada Limited provides broker services for the HSC group insurance program. Housing Providers are required to participate in this program unless they can obtain a more favourable quote, with the same coverage, from an eligible insurer, as determined by HSC. TBDSSAB last received an alternative quote in 2013, with the results being significantly higher than the quote provided through the HSC program.

Policy No. CS-01:79 Approval and Signing Authorization, in conjunction with Policy No. CS-03:1 Procurement of Goods, Services and Construction, stipulates that any purchase of goods, services, or construction, greater than \$450,000, must be approved by the Board.

COMMENTS

Cost Analysis

Administration has received the 2025/26 direct-owned housing portfolio property insurance quotation from Marsh Canada Limited. The insurance policy covers approximately \$625 million in building property, \$4.5 million in building contents and \$27.7 million in lost rental income. The portfolio valuation increased from \$601 million to \$625 million to reflect current estimated replacement values.

The annual premium quotation, in the amount of \$1,039,000, is 0.1% higher than the previous year. The insurance deductible for this quotation is \$50,000 per occurrence. Premiums and coverages continue to be informed by insurers' year-over-year losses and the global effects of climate change.

A breakdown of the change, versus the previous policy year, is provided below:

| Coverage Area | Premium | | Change | |
|------------------------------|--------------|--------------|-------------|---------|
| | 2024/25 | 2025/26 | \$ | % |
| Property | \$ 238,739 | \$ 220,628 | \$ (18,110) | -7.6% |
| Property Claims Fund | \$ 577,209 | \$ 610,174 | \$ 32,964 | 5.7% |
| Equipment Breakdown | \$ 8,024 | \$ 7,514 | \$ (510) | -6.4% |
| Commercial General Liability | \$ 133,287 | \$ 123,718 | \$ (9,569) | -7.2% |
| Umbrella Liability | \$ 4,277 | \$ - | \$ (4,277) | -100.0% |
| Subtotal | \$ 961,536 | \$ 962,034 | \$ 498 | 0.1% |
| PST | \$ 76,923 | \$ 76,963 | \$ 40 | 0.1% |
| Premium (includes PST) | \$ 1,038,459 | \$ 1,038,997 | \$ 538 | 0.1% |

* amounts in the above table have been rounded to the nearest dollar

The Property Claims Fund is a component of the insurance program and works like a group deductible in that all claims below a certain level are paid from this fund, rather than by the insurance company. Over time, this is expected to help control premium costs and support effective risk management. If the fund is not fully depleted by the end of the year, a proportionate share is returned to each Housing Provider.

To date, during the 2024/25 policy period, there have been two closed claims, with a total estimated loss of approximately \$836,071. All claims are being handled through the Property Claims Fund, rather than the property insurance underwriter. TBDSSAB will incur the cost of two insurance deductibles, totaling \$75,000, financed by the Housing Portfolio Capital Reserve Fund.

Risk Management

Over the years, TBDSSAB has implemented various policies/best practices in an attempt to mitigate risk within its housing property portfolio. These include:

- Implementing the Tenant Smoke-Free Policy (Report No. 2015-46);
- Implementing the Tenant Insurance Policy (Report No. 2015-17); and
- Implementing the practice of purchasing appliances with smart-burner technology (2017).

Fire claims related to tenant negligence have increased in recent years. As a result, Administration has implemented and will continue to enhance its fire and safety strategy, including updates to its annual unit inspection process to focus more fully on fire and life safety elements.

STRATEGIC PLAN IMPACT

This Report relates to the Board's strategic direction of Financial Stewardship, with a focus on ensuring accountability of TBDSSAB resources.

FINANCIAL IMPLICATIONS

The 2025/26 direct-owned housing portfolio property insurance premium of \$1,039,000, including the Provincial sales tax, with an insurance deductible of \$50,000, represents a 0.1% increase over the prior year.

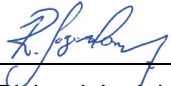

Insurance costs are included annually within the TBDSSAB Operating Budget, and this increase will be included in the 2026 TBDSSAB Operating Budget.

CONCLUSION

It is concluded that the 2025/26 direct-owned housing portfolio property insurance premium offered by Marsh Canada Limited provides the appropriate coverage, is consistent with a risk management approach to safeguard the assets of TBDSSAB and should be accepted.

REFERENCE MATERIALS

None

| | |
|---------------|---|
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| SIGNATURE |  |
| APPROVED BY | Richard Jagielowicz, CPA, CA, CBV, Director, Corporate Services Division |
| SIGNATURE |  |
| SUBMITTED BY: | Ken Ranta, Chief Executive Officer |



BOARD REPORT

REPORT No.: 2025-39

MEETING DATE: OCTOBER 16, 2025

SUBJECT: UPDATE ON THE ATTAINMENT OF TBDSSAB'S SERVICE LEVEL STANDARDS

RECOMMENDATION

For information only.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information regarding the Service Level Standards (SLS) established by the province for community housing and provide an update on the attainment of these standards.

BACKGROUND

Prior to 1999, Canada and the provinces directly delivered and administered community (social) housing programs. In 1999, the Social Housing Agreement transferred federal funding and program responsibilities for many of Canada Mortgage & Housing Corporation's (CMHC) community housing programs to the provinces. CMHC retained the responsibility for the federally funded cooperative housing programs.

In Ontario, ownership of public housing properties was transferred from the Ontario Housing Corporation into newly incorporated Local Housing Corporations in 2001 with service managers as the sole shareholder. In 2002, service managers were then designated with the responsibility for community housing including the administration of funding agreements with non-profit housing providers within each service manager area. There are 47 services managers in Ontario. TBDSSAB is the service manager for the District of Thunder Bay.

With the transfer of community housing administrative and funding responsibilities to service managers, the province also established SLS. The SLS were set to ensure that with the transfer of community housing properties to the service managers, the community housing stock would not be diminished, and an established number of units would be maintained. The established SLS for TBDSSAB is 3,601 units, with a mix of sub-target areas including income levels at or below the set Household Income Limit

(HIL), the number of High Needs Households served and the number of Modified Units. The SLS units can be made up from a mix of directly owned units, supported non-profit housing provider units, rent supplements and other eligible support programs.

At the May 17, 2018 meeting, the Board received information (Report No.: 2018-32) regarding the status of the SLS for TBDSSAB and a strategy to reduce the gap between the current level of community housing provision and the province's requirements. The report outlined a strategy to grow SLS units over the next five years, including targeted growth in private landlord rent supplements and in the new Portable Housing Benefits (PHBs) program.

At the November 18, 2020 meeting, the Board received an update on the attainment of SLS (Report No.: 2020-57), showing a net increase in units of 52 (mid-year), resulting in a total of 3,393 units. There were some losses of TBDSSAB-owned units (through sale), and in private landlord rent supplements as a normal course of business.

COMMENTS

Through the pandemic years, TBDSSAB realized a variation in the path towards attaining the SLS, as the net number of private landlord rent supplement units declined. This may have been due to the relative lack of new housing units being developed coupled with the rising market rent rates, causing private landlords to seek greater returns in the open market. Additionally, the private apartment vacancy rates, as reported by CMHC, reached a seven year low with 2.2% vacancy on one- bedroom units and 1% vacancy on two-bedroom units. By comparison, the vacancy rates in 2020 were 4% on one-bedroom units and 3.8% on two-bedroom units.

During the same time, private landlord rents in the marketplace continued to increase, as evidenced by TBDSSAB's market rent survey conducted in 2022. The survey showed current market rents are approximately 8% higher than the average market rents stated by CMHC. This gap made maintaining and establishing new rent supplement agreements with private landlords more challenging. This information was presented to the Board at the September 15, 2022 meeting (Report No.: 2022-51).

TBDSSAB will continue to pursue expansion of the private landlord rent supplement program, with a particular interest in one- and two-bedroom units as these meet the highest demand for housing applicants. The elimination of larger units (three- and four-bedroom) under the private landlord rent supplement program also continues, to align the supply of available units with current demand.

PHBs continue to show an increase year over year as a viable tool to support individuals with rental affordability. PHBs were established in 2018 as an option by the provincial government to provide a rental support mechanism that would stay with the household, rather than with the unit, and allow households to select housing in the open market and still receive a rent support benefit. As of August 31, 2025, a total of 338 PHBs were funded.

The breakdown of units is as follows:

| Size of Unit | Number | Rent Cap |
|----------------|--------|-----------|
| Bachelor/1-bed | 256 | \$732/880 |
| 2-bedrooms | 61 | \$1092 |
| 3-bedrooms | 13 | \$1250 |
| 4-bedrooms | 6 | \$1298 |

A new initiative launched in 2020 was the Canada Ontario Housing Benefit (COHB), a PHB jointly funded by the federal and provincial governments and directly delivered by the province. The Ministry of Finance determines eligibility, calculates the benefit, provides payments directly to households and manages the annual renewal process. TBDSSAB, as the Service Manager, assists individuals through completion of the application and submission to the Ministry. As of July 31, 2025, there were 87 households in receipt of the COHB in the TBDSSAB service area. Though this program does not count towards attainment of the SLS, it is still a valuable option in providing rent support to those in need.

Based on the information from the last two reports to the Board, following is a breakdown of SLS at year-end from 2020 – 2024:

| Service Level Standards - Supply Breakdown | | | | |
|--|-------|-------|-------|-------|
| | 2020 | 2022 | 2023 | 2024 |
| RGI Housing | 2,577 | 2,566 | 2,473 | 2,566 |
| Rent Supplements | 620 | 562 | 584 | 580 |
| Portable Housing Benefits | 94 | 173 | 307 | 338 |
| TOTAL | 3,291 | 3,301 | 3,364 | 3,484 |

For 2024 there were 178 tenants with incomes above the HILs reported on the Service Manager Annual Income Report (SMAIR). These households are occupying a home that could be eligible for RGI however the household's income has grown to the point where they are paying a low-end-of-market rent. In most cases, this is a result of tenants reaching the age where they are in receipt of the Canada Pension Plan and Old Age Security. TBDSSAB has not sought to evict households where this is the situation but rather continue to offer the unit and maintain the tenancy.

To attain the overall SLS established for TBDSSAB, a total of 3,601 units are to be occupied by individuals at or below the HIL established by the province. Currently, TBDSSAB is under the SLS targets by 117 units. TBDSSAB is in excess of the sub-target areas of the number of High Needs Households served (1,987 required, 2,807 supported) and the number of Modified Units (263 required, 322 supported) as at year-end 2024.

To continue to address the needs of individuals throughout the District of Thunder Bay to attain affordable housing, the Board approved (RPT 2023-42-ISS) an updated five-year strategy to grow housing supports and reach the established overall SLS. This includes additional investment into the PHB and private landlord rent supplement programs to support 30 new placements in 2025, working towards attaining the SLS. This required an estimated additional budget investment of \$158,000, to facilitate targeting 20 new PHB and 10 new rent supplement benefits. During budget deliberations in the fall 2024, the Board removed the \$158,000 increase from the 2025 annual operating budget. As a result, the targeted increase of 30 units may not be possible for 2025.

Looking forward to 2026, there is the potential for a large increase in PHB benefits with the anticipated opening of the Ontario Aboriginal Housing Service's Youth Transitional Housing building on Junot Avenue in Thunder Bay, as well as supporting Matawa tenants at the recently acquired Bertrand Court property. It is recommended that plans be established to support an additional 30 PHB for the 2026 year, at an estimated budget investment of \$168,000.

Moving forward, Administration is recommending an annual increase of 30 units for each of 2027 and 2028. This would result in a total growth of 160 units over the five-year span, closing the variance in SLS to 27 units. Though not full SLS attainment, this strategy would balance unit growth and budgetary pressures and would require additional growth beyond 2028.

On an annual basis, Administration will present the Board with an update of the status of the SLS, and any revised strategies to continue to work towards full SLS attainment.

STRATEGIC PLAN IMPACT

This report supports the 2024-2027 Strategic Plan vision of establishing flexible, inclusive services through the management of relevant diverse housing through flexible housing options.

FINANCIAL IMPLICATIONS



The financial implications of this report include an increase (above inflationary pressures of current investment) of approximately \$180,000 in 2026 to secure 30 additional PHBs and private landlord rent supplement units. This would be brought forward to the Board as part of the 2025 budget process. Future budgetary recommendations will be brought forward over the next three years, for consideration.

CONCLUSION

It is concluded that this report provides the Board with information regarding the Service Level Standards for housing under responsibility of TBDSSAB. It is recommended that the Board continue to support the updated five-year strategy to address the current Service Level Standards shortfall, and that additional resources be included through the annual budget process.

REFERENCE MATERIALS

None

| | |
|---------------|---|
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| SUBMITTED BY: | Ken Ranta, Chief Executive Officer |



BOARD REPORT

REPORT No.: 2025-40

MEETING DATE: OCTOBER 16, 2025

SUBJECT: 2025 ONTARIO WORKS CLIENT SATISFACTION SURVEY RESULTS

RECOMMENDATION

For information only.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with the results from the 2025 Ontario Works (OW) Client Satisfaction Survey.

BACKGROUND

As part of the fulfillment of the 2024-2027 Strategic Plan directive to humanize human services and to assess the success of current programs and support services, the TBDSSAB conducted a survey of OW to gain feedback from its recipients. The previous surveys were conducted in 2019, 2021, and 2023.

Before distributing the survey, it went through an editing process, which was in line with the Blue-Sky Situation Analysis Report recommendations and objective 1.4 of the 2024-27 Strategic Plan: "To encourage advocacy and awareness through a plain language review." The structure and grammar of the survey was edited to be more in line with the reading level for service recipients.

COMMENTS

A total of 2,736 surveys were distributed to OW recipients in July 2025. The survey was primarily distributed through email to increase accessibility and ease of completion. Paper copy surveys were mailed to clients who did not have an email on file. We received 513 returned surveys, which represents 19% of the OW caseload. This is a significant increase in responses from the 2023 survey, which had a 7.5% response rate. The response rate is statistically significant, representing all TBDSSAB OW clients 95% of the time plus or minus 5%. Therefore, the results from the 2025 survey are a

more accurate account of the quality of services provided to clients than survey results in previous years.

Highlights of the 2025 Responses:

Demographics

- The majority of respondents reported living in the City of Thunder Bay (84%), while 15% reported living outside of the City of Thunder Bay.
- Clients ages 25-34 (27.5%) represent majority of the responses, followed by those ages 35-44 (22.8%), 45-54 (19.7%), then 55-64 (17%).
- Most respondents reported themselves as single (58.5%), or as single with dependents (27.7%).
- Around half (50.7%) of respondents have applied for OW once, and 41% report being on OW for less than a year, while 12.7% have been recipients for over five years.

Service Satisfaction

- Responses to service satisfaction questions indicate an overall positive view of interactions with TBDSSAB's OW staff as 94% of clients agree that their caseworkers (CWs) are friendly and respectful, 91% agree that staff give helpful information, and 90% agree that staff respect their culture/identity.
- When asked if clients "get clear and consistent information from OW staff" 87.3% agree.
- When asked "has your OW Caseworker helped connect you to any of the following services"¹, 49% of respondents were connected to employment programs; 42% to community health programs; 29% to education programs; 29% to ODSP; and 43% to housing programs. A new option was added this year to ask if their Caseworker has connected them to mental health and/or substance use supports (if applicable) and 34.9% responded "yes."
- Clients left comments about their feedback for the OW program. Over 50 positive comments were written about Caseworkers being helpful, supportive, and understanding. Several other themes emerged related to the quality of communication with Caseworkers and the impacts of inflation, food insecurity, and transportation of clients.

STRATEGIC PLAN IMPACT

This survey falls under the 2024-27 Strategic Plan for "Humanizing Human Services" by gaining feedback from clients about their experiences. As well as to "Encourage Awareness and Advocacy" through the organization-wide Plain and Welcoming Language Framework.

¹ Services in this context include childcare costs and supports; employment programs; ODSP; housing programs; community health programs; educational programs, and mental health and/or substance use supports.

FINANCIAL IMPLICATIONS

There are no financial implications related to this report.



CONCLUSION

It is concluded that the 2025 OW Satisfaction Survey addresses the Strategic Plan to humanize human services and encourage awareness and advocacy and has shown areas where Social Assistance programs are excelling. OW client feedback has shown a predominantly positive perception of the services TBDSSAB provides them and their interactions with OW staff.

REFERENCE MATERIALS

Attachment #1: [2025 Ontario Works Satisfaction Survey Results Summary](#)

Attachment #2: [2025 Ontario Works Satisfaction Survey](#)

| | |
|---------------|--|
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| APPROVED BY | Ken Ranta, Chief Executive Officer |
| SIGNATURE |  |
| SUBMITTED BY: | Ken Ranta, Chief Executive Officer |



**THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD**

2025 TBDSSAB Ontario Works Satisfaction Survey Report

Tomi Akinyede

Supervisor, Research and Social Policy

Jenna Scali

Data and Research Analyst

September 2025

Introduction

As part of the fulfillment of the Strategic Plan directive to humanize human services and evaluate the success of current Ontario Works programs and services, The District of Thunder Bay Social Services Administration Board (TBDSSAB) conducted its biennial survey of Ontario Works (OW) to gain feedback from OW clients. This is the fourth OW Satisfaction Survey. Previous surveys were conducted in 2019, 2021, and 2023.

Survey Development and Distribution

This year's survey, like last year's Housing survey, started with the process of editing the questionnaire. This process is in line with the Blue-Sky Report and component of the Strategic Plan (1.4): "To encourage advocacy and awareness through a plain language review." The Data and Research Analyst (DARA) team, alongside the Communication and Engagement (CE) officer and Supervisor of Research and Social Policy (SRSP), built and used a plain language tool to assess the survey for its ease of reading and comprehension for all service recipients.

When the plain language review began, the survey started at a 3.6 reading level. This score aligned with the requirements for service recipients, which is a level 6 or lower. Despite that fulfilment, the review was still done to improve reading accessibility and provide more clarity to questions. We then held a focus group session with TBDSSAB OW Caseworkers (situated in the Thunder Bay and district offices) to receive feedback on the survey.

The main suggestions from Caseworkers, along with the Manager of Social Assistance, included re-wording questions (for language simplification) and merging questions that bore similarities for easier readability. We also added another statement under question #10 that asked if an OW Caseworker has helped connect the respondent to mental health and/or substance use supports. This addition will help us understand if we need to provide clients with further support for mental health and/or addictions. After the edits were made, the survey was reduced from 6 pages to 4.5 pages. The readability also remained at a grade 3 reading level.

In comparison to previous years, one of the important changes made to the 2025 OW survey was the decision to email the survey directly to OW service recipients, instead of mailing them. In the past, the survey was sent through mail, which has proven to

produce low response rates. The option of having it available online makes it easily accessible and a quicker process for clients to fill out. An email was sent to clients on July 7th, 2025, which included the survey letter and a link to complete the survey online. Once the survey was complete, they would be automatically directed to an optional ballot page to enter their names for a chance to win one of the draw prizes we offered. Multiple reminders to complete the survey were also sent by email. In addition to the online survey, we also sent out paper copies to clients that did not have an email on record. The survey was mailed to their address, along with an information letter, pre-paid return envelope, and draw ballot. The last day to complete the survey was August 8th, 2025.

Response Rate

A total of 2736 surveys were distributed to OW recipients, 2455 surveys were emailed to clients and 281 sent by mail¹. Of these surveys, 550 were completed, however, we found that multiple clients filled out the online survey more than once. Due to this discovery, we removed 37 duplicate responses. Therefore, a total of 513² surveys were counted. The number of respondents represents 19% of the OW caseload. This is a significant increase from the previous survey response rates, which in 2019 was 13.6%, in 2021 8.2%, and in 2023 7.5%. We strongly believe that the move to primarily distribute the survey through email, with weekly reminders, has increased participation from OW recipients. That said, the results from the 2025 survey paint a more accurate account of the quality of services provided to clients than survey results in previous years.

Response Analysis

Client Profile

The majority of respondents reported living in the City of Thunder Bay (84%), while 15% reported living outside the City of Thunder Bay³. When clients were asked about their age group, the results remained consistent with the 2023 survey. Table 1 below shows

¹ Of the 281 surveys sent by mail, 47 mailing addresses were the TBDSSAB HQ. The completion of these surveys was contingent on clients coming in during opening hours to collect their mail.

² From the total number counted, 15 responses were received by mail and 498 online.

³ 1% did not answer the question

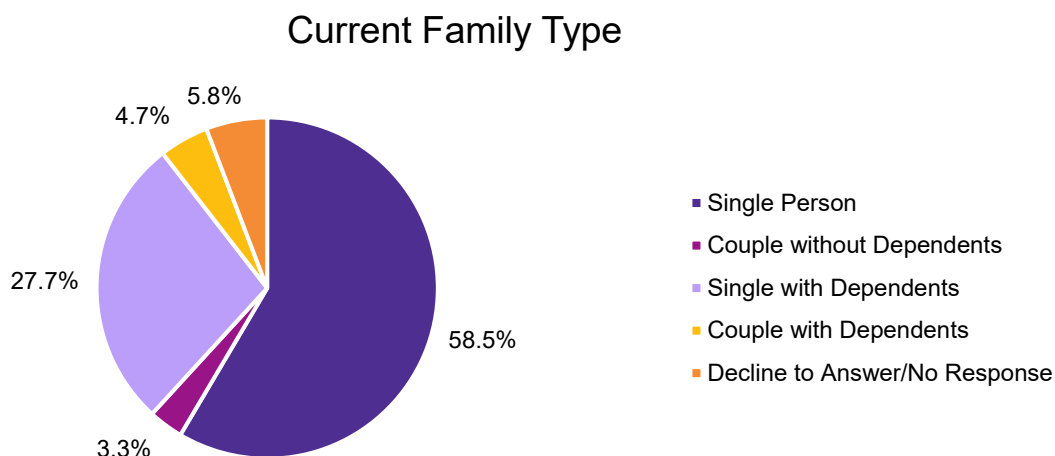
there was a slight increase of 4.2% of those ages 18-24, and a decrease of 4.5% of those ages 55+.

Table 1

| Age | 2023 Survey | 2025 Survey |
|-------------------------------|-------------|-------------|
| Under 18 | 1.5% | 0% |
| 18 - 24 | 5.9% | 10.1% |
| 25 - 34 | 25% | 27.5% |
| 35 - 44 | 24.5% | 22.8% |
| 45 - 54 | 19% | 19.7% |
| 55 - 64 | 20.6% | 17% |
| 65+ | 1.5% | 0.6% |
| Decline to Answer/No Response | 2% | 2% |

Respondents then reported their current family type. Responses remain very similar to the 2023 survey, with the majority (58.5%) being single, followed by single with dependents (27.7%).

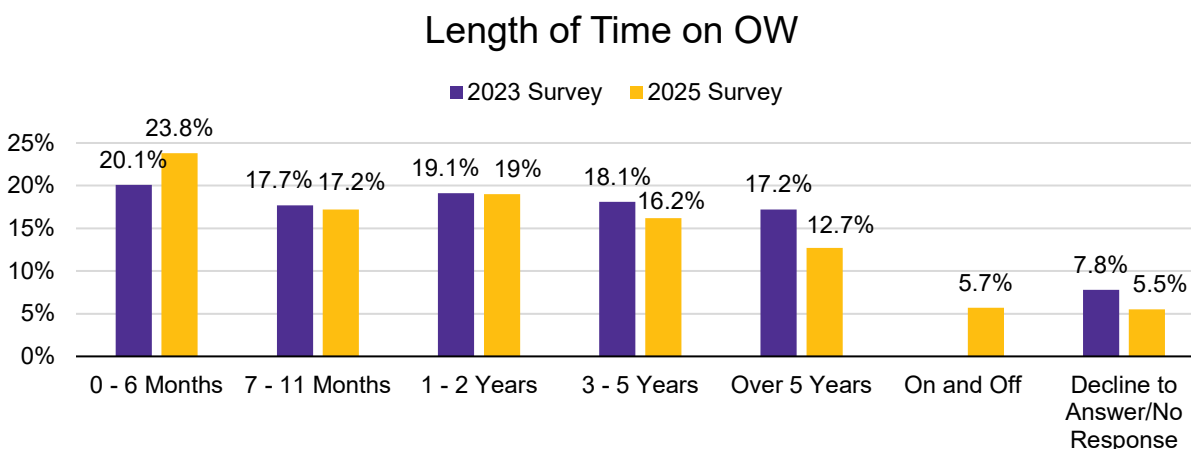
Figure 1



When asked the length of time they have been receiving OW⁴, 41% report being on it for less than a year, followed by 19.1% who have for 1-2 years. About 12% of respondents have been on OW for over 5 years.

⁴ The option "On and Off" was added as a new answer choice this year.

Figure 2



Shown in Table 2 below, around half (50.7%) of respondents have applied for OW once, followed by 25.5% who have applied twice.

Table 2

| Times Applied for OW | 2023 Survey | 2025 Survey |
|----------------------------------|-------------|-------------|
| One | 52% | 50.7% |
| Two | 21.6% | 25.2% |
| Three | 10.3% | 8.4% |
| Four | 0.5% | 1.4% |
| Five | 0.5% | 0.6% |
| Six or More | 3.0% | 0.8% |
| Does Not Apply/Decline to Answer | 12.3% | 13% |

In comparison with the previous survey, there are more OW clients involved in various social assistance programs. Shown in Table 3 below, 9.1% more clients received Employment support through Employment Ontario⁵. There was also an increase in clients involved in the Ontario Disability Support Program (ODSP) and temporary care assistance.

⁵ This increase can also be attributed to the Ministry of Children, Community and Social Services shifting employment responsibility from the DSSABs and CMSMs to Employment Ontario.

Table 3

| Which TBDSSAB Programs Are You Involved In? ⁶ | 2023 Survey | 2025 Survey |
|--|-------------|-------------|
| Employment Supports Through Employment Ontario | 4% | 13.1% |
| Ontario Disability Support Program - ODSP ⁷ | 2.5% | 8.2% |
| Ontario Works | 79.4% | 86.4% |
| Temporary Care Assistance | 0% | 4.1% |
| Outreach Worker | 0.5% | 1% |
| Decline to Answer/No Response | 5.9% | 5.7% |

Service Satisfaction

Clients were then asked questions related to the quality of services provided by the TBDSSAB and OW program staff. Most responses for service satisfaction remain very positive, with clients responding to either “strongly agree” or “agree” when rating services provided. As noted in the analysis, responses from 2025 are compared to the 2023 survey, however, the former had 309 more responses. While percentages show similarities in this question, more clients selected “agree” and “strongly agree” than previous years.

Shown in Figure 3, when asked if staff are “friendly and respectful”, 93.8% of respondents agreed with the statement. Then, when asked if staff give “helpful information” the number remained very similar from 2023 to 2025, with 91.1% agreeing.

⁶ Respondents could choose all that apply so percentage totals will equal greater than 100%

⁷ The recipients of ODSP constitute non-disabled adults and spouses.

Figure 3

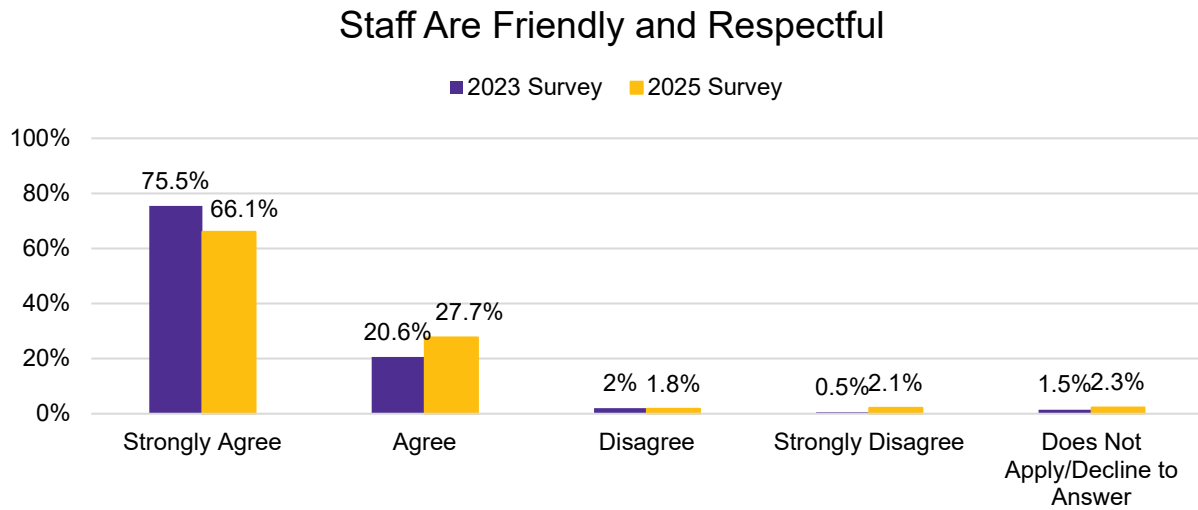
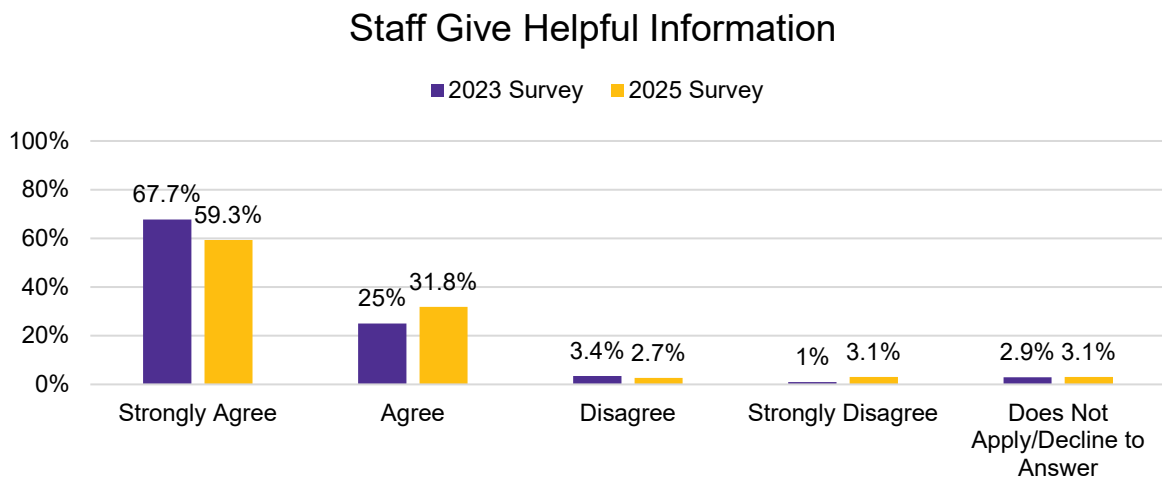


Figure 4



Next, clients were asked if staff respect their “culture and identity.” In the table below, there was a 5.7% increase in clients choosing “agree” and “strongly agree.” This increase highlights the work the TBDSSAB is doing in response to the recommendations in the Blue-Sky Situation Analysis Report.

Table 4

| Staff respect your culture/identity | 2023 Survey | 2025 Survey |
|-------------------------------------|-------------|-------------|
| Strongly Agree | 69.1% | 61% |
| Agree | 15.2% | 29% |
| Disagree | 0.5% | 1.4% |
| Strongly Disagree | 1% | 1.8% |
| Does Not Apply/Decline to Answer | 14.2% | 6.8% |

Regarding questions about privacy, over 90% of clients agree that staff protect their privacy, similar to the 2023-year survey.

Table 5

| Staff protect your privacy? | 2023 Survey | 2025 Survey |
|----------------------------------|-------------|-------------|
| Strongly Agree | 80.9% | 63.2% |
| Agree | 13.2% | 28.7% |
| Disagree | 0% | 1.9% |
| Strongly Disagree | 1.5% | 1.6% |
| Does Not Apply/Decline to Answer | 4.4% | 4.6% |

Clients were asked if they knew who to contact with their questions or problems, and 90.1% of respondents agreed. In Figure 6, 89.5% of clients also agreed that things are well explained to them by OW staff members.

Figure 5

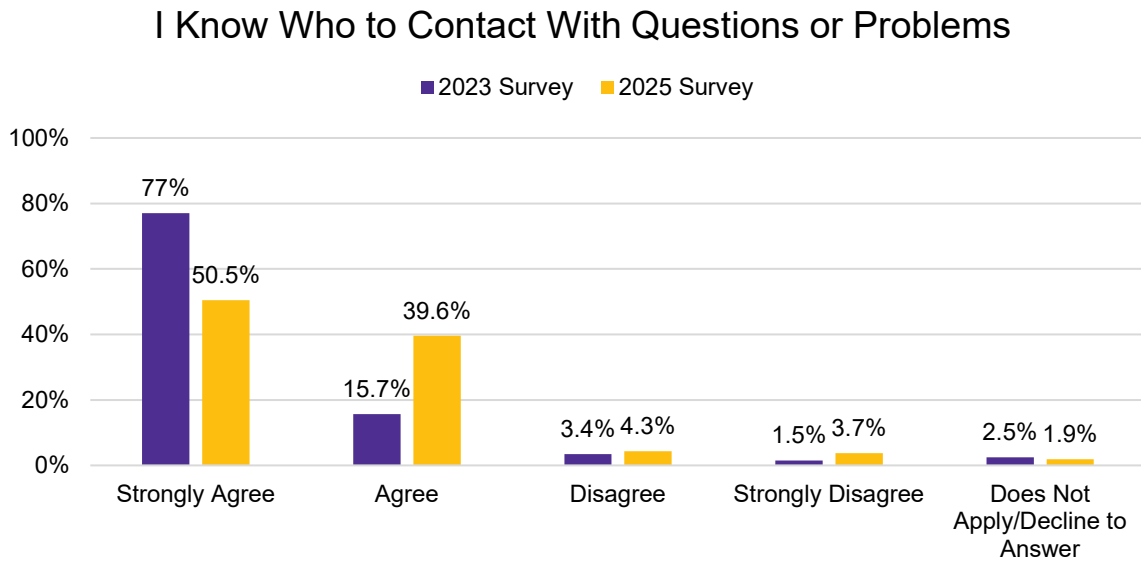
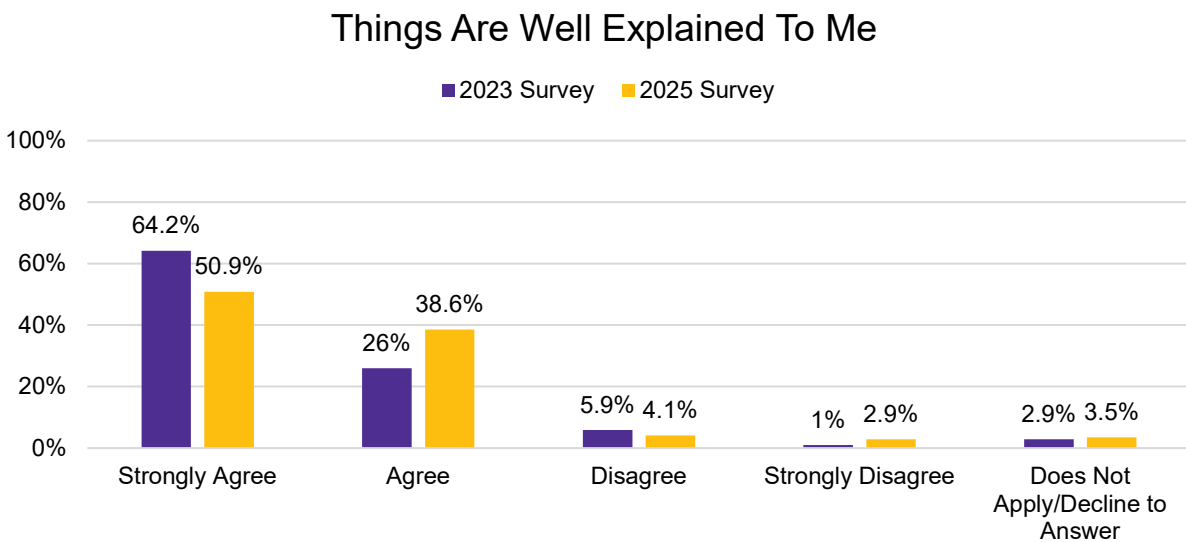


Figure 6



In terms of communication between Caseworker and client, as shown in the Tables (6 & 7) below, most respondents (87.3%) agree that they get clear and consistent information from OW staff. In addition, they know what information they need to bring to their appointments (93.6%).

Table 6

| I get clear and consistent information from OW staff | 2023 Survey | 2025 Survey |
|---|--------------------|--------------------|
| Strongly Agree | 65.2% | 48.7% |
| Agree | 24.5% | 38.6% |
| Disagree | 6.4% | 4.9% |
| Strongly Disagree | 2% | 4.5% |
| Does Not Apply/Decline to Answer | 1.9% | 3.3% |

Table 7

| I know what information I need to bring to my appointment | 2023 Survey | 2025 Survey |
|--|--------------------|--------------------|
| Strongly Agree | 77.0% | 54.4% |
| Agree | 18.6% | 39.2% |
| Disagree | 2.5% | 2.7% |
| Strongly Disagree | 0% | 1.4% |
| Does Not Apply/Decline to Answer | 2% | 2.3% |

When clients were asked if they understood all the written information they received, results are consistent with the 2023 survey, with 92.8% agreeing to the statement.

Table 8

| I understand all the written information I receive | 2023 Survey | 2025 Survey |
|---|--------------------|--------------------|
| Strongly Agree | 71.1% | 52.1% |
| Agree | 21.1% | 40.7% |
| Disagree | 4.4% | 3.1% |
| Strongly Disagree | 0.5% | 2.1% |
| Does Not Apply/Decline to Answer | 2.9% | 2.0% |

Next, the survey asked respondents if their OW Caseworkers have helped connect them to any of the following services shown in Table 9 below. Answerable options were

slightly modified for the 2025 survey to closer reflect the services provided. Mental health and/or substance use support was added as an option this year to understand the potential need to increase referrals to mental health and/or substance supports for TBDSSAB clients. When asked this question, 34.9% of respondents reported that they had been connected to mental health and/or addictions support, and 24% reported “no.”⁸

It is worth noting that some of the supports listed in the questionnaire might not be applicable to all clients (for instance, they would not be referred to childcare support if they do not have children). However, there is an increase in connected supports for employment programs, community health programs, and housing programs. There is a decrease in connected supports for child care and EarlyON programs, education programs, and ODSP.

Table 9

| Has Your OW Caseworker Helped Connect You To Any of The Following Services? | | | |
|--|---------------------------|--|---------------------------|
| 2023 Survey | % of Yes responses | 2025 Survey | % of Yes responses |
| Child Care Costs (i.e. fee subsidy) | 19.6% | Child Care Costs Supports (i.e. fee subsidy) | 13.7% |
| Child Support | 16.2% | EarlyON Child and Family Centres | 10.1% |
| Community Employment Programs | 41.7% | Employment Programs through Employment Ontario | 49.1% |
| Community Health Programs | 29.4% | Community Health Programs (Healthy Smiles, walk-in clinic, etc.) | 41.7% |
| Education Programs | 34.8% | Education Programs (ACE Program, Lakehead Adult Education Centre, etc.) | 29% |
| Ontario Disability Support Services (ODSP) | 43.1% | Ontario Disability Support Services (ODSP) | 28.7% |
| Subsidized Housing | 40.2% | Housing Programs (rent supplements, etc) | 42.9% |
| N/A | | Mental Health and/or Substance Use Supports | 34.9% |

⁸ 5.9% chose “decline to answer”, 37.6% chose “does not apply”, and 2.7% did not respond.

Clients were then asked if “staff let you know when you need to contact them” and if “staff let you know when to report changes.” Both statements remain very similar to the previous year, with majority of respondents agreeing with the statements (shown in Figures 7 and 8 below).

Figure 7

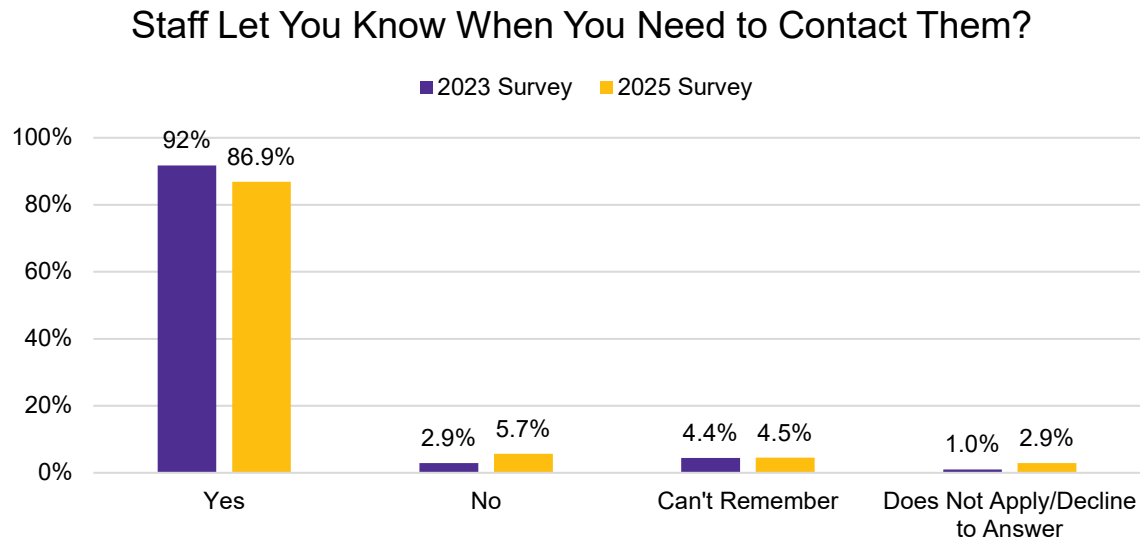
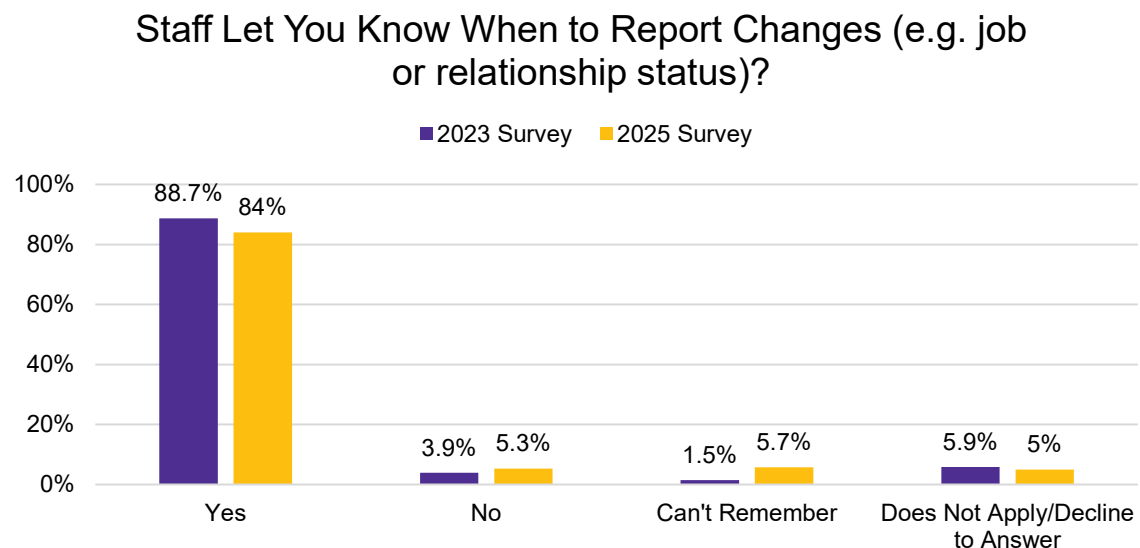


Figure 8



When asked the statement “has an OW Caseworker explained your rights and responsibilities?” 86.9% of respondents responded “yes”, which is an increase from last survey.

Table 10

| Explained your rights and responsibilities? | 2023 Survey | 2025 Survey |
|---|-------------|-------------|
| Yes | 84.8% | 86.9% |
| No | 4.9% | 4.3% |
| Can't Remember | 6.9% | 5.5% |
| Does Not Apply/Decline to Answer | 3.4% | 3.3% |

Many respondents (66.1%) agreed that their OW Caseworker told them how to appeal a decision they disagreed with, while 13.7% responded “no.”

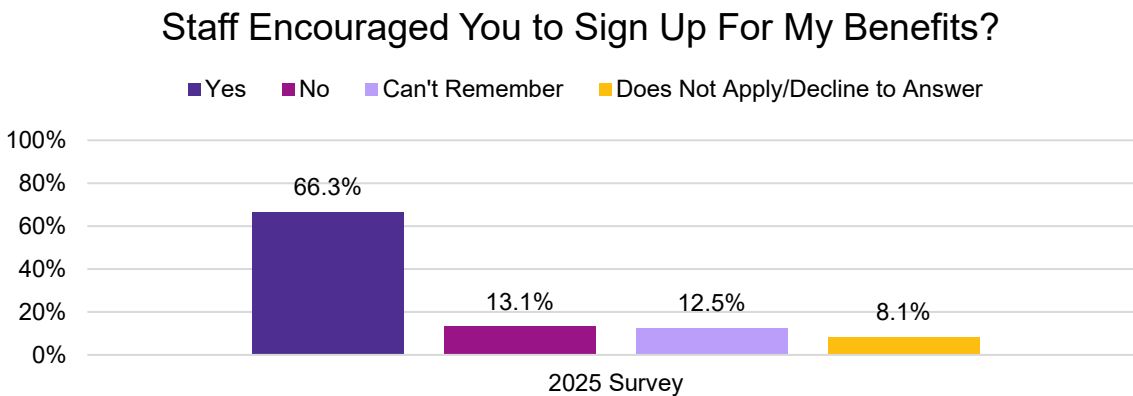
Table 11

| Told you how to appeal a decision you disagree with? | 2023 Survey | 2025 Survey |
|--|-------------|-------------|
| Yes | 62.8% | 66.1% |
| No | 18.6% | 13.7% |
| Can't Remember | 8.8% | 10.1% |
| Does Not Apply/Decline to Answer | 9.8% | 10.1% |

A new question was added this year to ask clients if their Caseworker has encouraged them to sign up for My Benefits⁹. This question helps us understand if more information needs to be given to clients about My Benefits. A total of 66.3% responded “yes” to the statement, while 13.1% responded “no.”

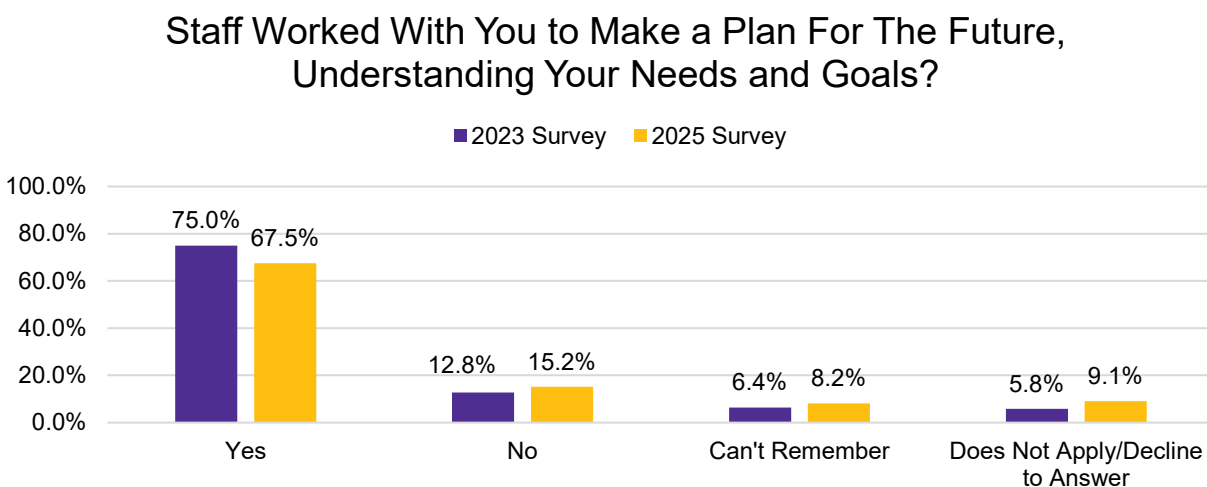
⁹ My Benefits is an online portal available to all social assistance applicants, members, and trustees and gives them access to their cases, application, and the ability to report any changes.

Figure 9



Then, as shown in figure 10 below, 67.5% of respondents answered “yes” when asked if OW staff worked with them to plan for their future.

Figure 10



The final question allows respondents to leave comments about anything they wanted to share as feedback to improve the TBDSSAB’s Social Assistance Programs. Over 50 positive comments were left about client’s satisfaction with the program, specifically about working with their Caseworker. One client shared,

“I wanted to say that my Caseworker¹⁰ is such a good fit for this job. I suffer from anxiety, and he has made me feel so comfortable working with him. Thank you.”

The positive comments left from clients about their Caseworkers highlight the quality of work and well-intentioned approach that staff are providing to clients.

¹⁰ Names of staff members were removed for privacy reasons and replaced with “my Caseworker” instead.

Outside of the positive relationships respondents have with their Caseworkers, there were many other comments that were left that reflected other perceptions of the program. However, it is beyond the scope of the report to fully showcase them. Regardless, we believe that they are worth being included. As such, we have analyzed the comments and created themes, based on similarities. If you were interested in reading these themes, we have included them in "[Appendix A](#)."

Conclusion

The results from the 2025 OW Satisfaction Survey have demonstrated that OW clients are predominantly positive with the quality of service they receive. The majority of respondents agree that OW staff are friendly, communicative, and provide helpful and clear information. Despite many of the responses reflecting positive experiences working with Caseworkers, we also flagged some of the negative comments. Many of these comments highlight the limitation of the funds they receive as OW clients; with many respondents saying they felt the rates were low and often times, only covered their rent, leaving them with very little amounts to fend for themselves. While the increase of OW rates are out of the TBDSSAB's control, we felt it necessary to flag these comments as it offers an opportunity for the organization to provide more client awareness about social assistance programs. To close, we believe that the results (positive and negative) of this survey will continue to help improve the quality of service for OW clients throughout the District of Thunder Bay.

Appendix A

Several themes emerged from client comments/feedback on the OW Satisfaction Survey that address clients' perception about OW staff members and the program itself.

Clients' perception of OW Caseworkers

Negative experiences:

Despite many respondents reporting positive interactions with their case workers, there were some comments provided that focused on several issues that clients experienced. For instance, respondents noted that they have had communication issues with Caseworkers, where calls were not being returned, clients are given inconsistent information between staff, and client paperwork not being sent.

One client stated,

"My Caseworker takes months to reply to my benefits and withholds and ignores request supports like gas and hydro arrears. It's been months and still no reply after months of too many of my messages."

While these comments are not displayed to call for punitive measures, they are provided here to provide a balanced representation of the comments left by respondents. These comments help highlight certain areas where the quality of communication between clients and Caseworker can continue to improve.

Positive experiences:

As mentioned in the main report, many respondents had very positive comments to share about their Caseworkers. These comments reported staff being extremely helpful, supportive, and understanding.

This client says,

"My Caseworker was very accommodating to my needs and requirements. She is an excellent worker."

The positive feedback left from clients about their Caseworkers highlights the quality of work that staff are providing for clients.

Clients' perception of the OW program/feedback about the program

The second important theme that emerged relates to clients' perceptions about the social assistance programs they have experiences with. Themes included the impacts of inflation, food insecurity, and transportation.

OW Rates and Inflation

The rise in the cost of living was reported as a main concern in respondent comments. There were over 20 comments explaining that the OW rates should be re-assessed as the cost of living has significantly increased.

This client wrote,

“Please update the living and shelter allowance to better reflect the 2025 inflation market. Ontario Works has not been updated or given any kind of increase in years and it's getting hard to survive for the month on roughly 300 dollars per person, you can only choose to pay bills or buy food and the food banks aren't enough to keep people going.”

The last increase to OW rates was seven years ago, in October 2018. As a single person, the maximum one can receive is \$733, with \$390 covering shelter allowance and \$343 covering basic needs. Clients voice their concern that the rates are no longer sufficient to cover the cost of basic living expenses.

Food Security Support

Related to the rise in inflation, respondents express that the increasing costs of food has significantly impacted them.

One client shares,

“I feed myself by going to the food bank as that is the only way I can keep myself fed, I cannot afford the basics like spices or even milk and bread to last throughout the month.”

Respondents' comments about food insecurity point to the need to again, increase rates of OW, but also to provide more food assistance and/or share more about available food programs in the city to clients.

Transportation Supports

Several clients report on the issues they have with transportation. The transportation benefit at the TBDSSAB changed as the Employment program was moved to Employment Ontario. The TBDSSAB still provides the benefit, but we no longer provide it for job-related reasons (i.e. ride to work, ride to interviews, etc.), we refer clients to Employment Ontario instead. The transportation benefit is now given primarily for medical reasons, and other situations at the discretion of the Caseworker/staff member. However, due to this shift in funding, clients are experiencing the impacts of this change.

This client writes,

“Reinstate the transportation benefit (funding for monthly bus pass) as this has greatly reduced my ability to get around reliably to look for work and seek services”

While clients can still receive funding for certain transportation necessities, the change in the employment program has caused disruptions for OW clients.

The impact of OW on clients

Lastly, the OW program has had various impacts on clients' lives. Many respondents shared that OW has positively impacted them.

This client expresses their gratitude for the program,

“I’ve never experienced financial hardship in my adult life and after a recent separation while going through court proceedings, I was in need of support to keep a roof over my son’s head. This program has helped me so much and I’m forever grateful to everyone that’s helped.”

Many clients share similar sentiments and give thanks to the program and to their Caseworker for the help. Other clients explain how the nature of the program has impacted them in negative ways. One client shares,

“I was kicked off OW because I couldn’t get certain information and my living situation hadn’t changed. I can’t give what I can’t get. I can’t even change my living situation because rent is twice the amount as what would be given by OW. I was never told what my rent allowance was. My Caseworker was constantly being changed. It’s been hard. OW is very black and white when we live in a world of grey.”

Another client says,

“There shouldn’t be a setback when you can’t communicate with your worker. This is a client and worker relationship breakdown [...] such a simple act can change someone’s life.”

Relating back to clients’ experiences with Caseworkers, clients voice their concerns about being kicked off OW because of issues of communication. Client’s report that the negative impacts of OW have caused them to become fearful and feel stressed because any minor miscommunication can change their OW status and the rate of benefit they receive.

Conclusion

The themes that emerged from client comments represent their positive experiences with OW staff and programming and highlight the significant ways OW has impacted them. Other themes were explored by clients that shared negative experiences and expressed areas of improvement for the program. Both positive and negative comments can be used to continue to improve the quality of client’s experiences in the OW program.



2025 Ontario Works Satisfaction Survey

Instructions:

Please completely fill in the bubble for each answer.

Like this: ● Not like this: ⊗ ∅

Estimated Completion Time: 5 minutes

Would you rather do this survey online?



Scan the QR code or visit:
form.simplesurvey.com/f/s/OWsurvey

Basic Information

1. Where do you live?

(A) City of Thunder Bay

(B) Conmee

(C) Dorion

(D) Gillies

(E) Greenstone

(F) Manitouwadge

(G) Marathon

(H) Neebing

(I) Nipigon

(J) O'Connor

(K) Oliver Paipoonge

(L) Red Rock

(M) Schreiber

(N) Shuniah

(O) Terrace Bay

(P) Unincorporated

(Q) Other:

2. What is your postal code?

3. What is your age?

(A) Under 18

(B) 18 – 24

(C) 25 – 34

(D) 35 – 44

(E) 45 – 54

(F) 55 – 64

(G) 65+

(H) Decline to answer

4. What is your current family type?

(A) Single Person

(B) Couple without Dependents

(C) Single with Dependents

(D) Couple with Dependents

(E) Decline to answer

5. How long have you been receiving Ontario Works (OW)?

- ☐ (A) 0 – 6 Months
- ☐ (B) 7 – 11 Months
- ☐ (C) 1 – 2 Years
- ☐ (D) 3 – 5 Years
- ☐ (E) Over 5 Years
- ☐ (F) On and Off
- ☐ (G) Decline to answer

6. How many times have you applied for Ontario Works in the last five (5) years?





- ☐ (A) One (1)
- ☐ (B) Two (2)
- ☐ (C) Three (3)
- ☐ (D) Four (4)
- ☐ (E) Five (5)
- ☐ (F) Six or more (6+)
- ☐ (G) Does not apply
- ☐ (H) Decline to answer

7. Which TBDSSAB program(s) are you involved in? Please choose all that apply.





- ☐ (A) Employment supports (through Employment Ontario)
- ☐ (B) Ontario Disability Support Program (ODSP) supports for spouses or dependent adults
- ☐ (C) Ontario Works
- ☐ (D) Temporary care assistance
- ☐ (E) Outreach Worker
- ☐ (F) Decline to answer

Service Satisfaction

8. When you talk to an Ontario Works (OW) Caseworker, please tell us if they:

| | Strongly Agree  | Agree  | Disagree  | Strongly Disagree  | Does not apply | Decline to answer |
|-------------------------------------|---|--|---|--|----------------|-------------------|
| a) Are friendly and respectful? | (A) | (B) | (C) | (D) | (E) | (F) |
| b) Give helpful information? | (A) | (B) | (C) | (D) | (E) | (F) |
| c) Respect your culture / identity? | (A) | (B) | (C) | (D) | (E) | (F) |
| d) Protect your privacy? | (A) | (B) | (C) | (D) | (E) | (F) |

9. Please rate how much you agree with each statement:

| | Strongly Agree  | Agree  | Disagree  | Strongly Disagree  | Does not apply | Decline to answer |
|---|---|--|---|--|----------------|-------------------|
| a) I know who to contact with questions or problems | (A) | (B) | (C) | (D) | (E) | (F) |
| b) Things are well explained to me | (A) | (B) | (C) | (D) | (E) | (F) |
| c) I get consistent and clear information from Ontario Works (OW) program staff | (A) | (B) | (C) | (D) | (E) | (F) |
| d) I know what information I need to bring to my appointment(s) | (A) | (B) | (C) | (D) | (E) | (F) |
| e) I understand all the written information I receive | (A) | (B) | (C) | (D) | (E) | (F) |

10. Has an OW Caseworker helped connect you with any of the following services?

| | Yes | No | Decline to answer | Does not apply |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| a) Child Care cost supports (i.e. Fee Subsidy) | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |
| b) EarlyON Child and Family Centres | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |
| c) Housing programs (Rent supplements etc.) | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |
| d) Community health programs (Healthy Smiles, Walk-In Clinic, etc.) | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |
| e) Employment programs through Employment Ontario | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |
| f) Education programs (ACE Program, Lakehead Adult Education Centre, etc.) | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |
| g) Ontario Disability Support Services (ODSP) | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |
| h) Mental health and/or substance use supports | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D |

11. Has an Ontario Works (OW) Caseworker...

| | Yes | No | Can't remember | Does not apply | Decline to answer |
|---|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| a) Let you know when you need to contact them? | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D | <input type="radio"/> E |
| b) Explained when you need to report changes (e.g. job or relationship status)? | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D | <input type="radio"/> E |
| c) Explained your rights and responsibilities? | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D | <input type="radio"/> E |
| d) Told you how to appeal a decision you disagree with? | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D | <input type="radio"/> E |
| e) Encouraged you to sign up for My Benefits? | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D | <input type="radio"/> E |
| f) Worked with you to make a plan for the future, understanding your needs and goals? | <input type="radio"/> A | <input type="radio"/> B | <input type="radio"/> C | <input type="radio"/> D | <input type="radio"/> E |

12. Is there anything else you want to share to improve our Social Assistance Programs, including Ontario Works?

Thank you very much for taking the time to help us serve you better!



Memorandum

Date: October 7, 2025
To: Members of the Board
From: Ken Ranta, Chief Executive Officer
Subject: **Cancellation of the November 21 Board Meeting Date**

The Board approved scheduling two dates in November to allow for sufficient time to review both the proposed budget and any other Board Reports or information coming forward in November. As Administration does not anticipate having numerous Reports or information requiring Board approval to be presented to the Board in November, it is recommended that the second meeting date be cancelled.

In accordance with the Board's Governance and Procedural By-law, a change to the schedule of Regular Board meetings may be approved by Resolution of the Board. The following resolution will be presented to the Board at the October 16, 2025 Board meeting for consideration:

THAT with respect to the Memorandum dated October 7, 2025 from Ken Ranta, Chief Executive Officer, we approve the cancellation of the November 21st Board Meeting;

AND THAT notice of the cancellation be posted on The District of Thunder Bay Social Services Administration Board website.

Sincerely,

Ken Ranta
Chief Executive Officer

KR/gf



Memorandum

Date: October 6, 2025
To: Members of the Board
From: Ken Ranta, Chief Executive Officer
Subject: **TBDSSAB Presentations to Municipalities Policy**

At the September 18, 2025 Board meeting, a request to add this matter to the October Board meeting was made by Member Etreni, under New Business.

Following further discussions between Administration and Member Etreni, it was realized that more time is required to prepare the information to be presented to the Board. As a result, this matter will be brought forward to a future Board meeting.

Sincerely,

Ken Ranta
Chief Executive Officer

KR/gf